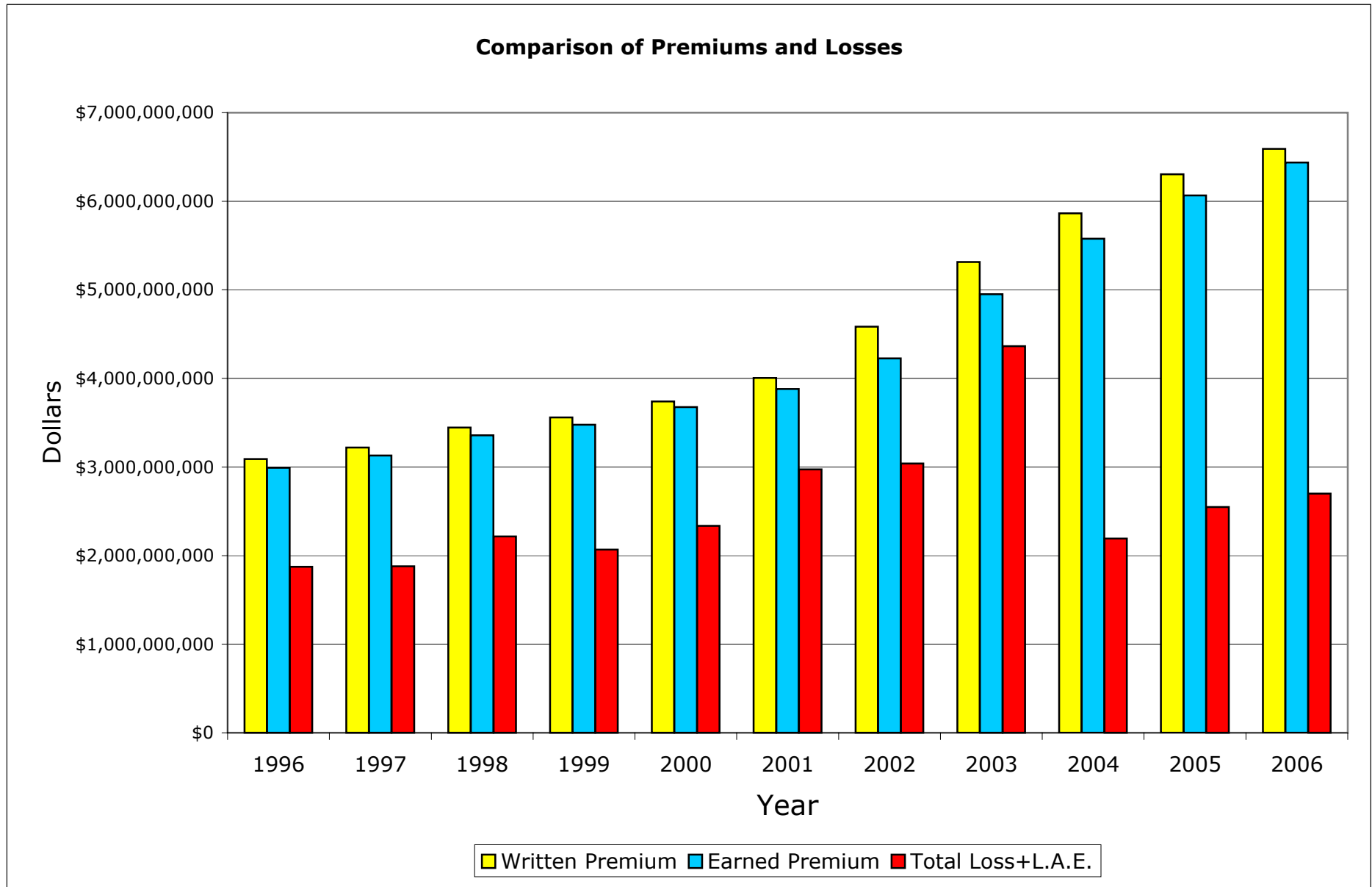


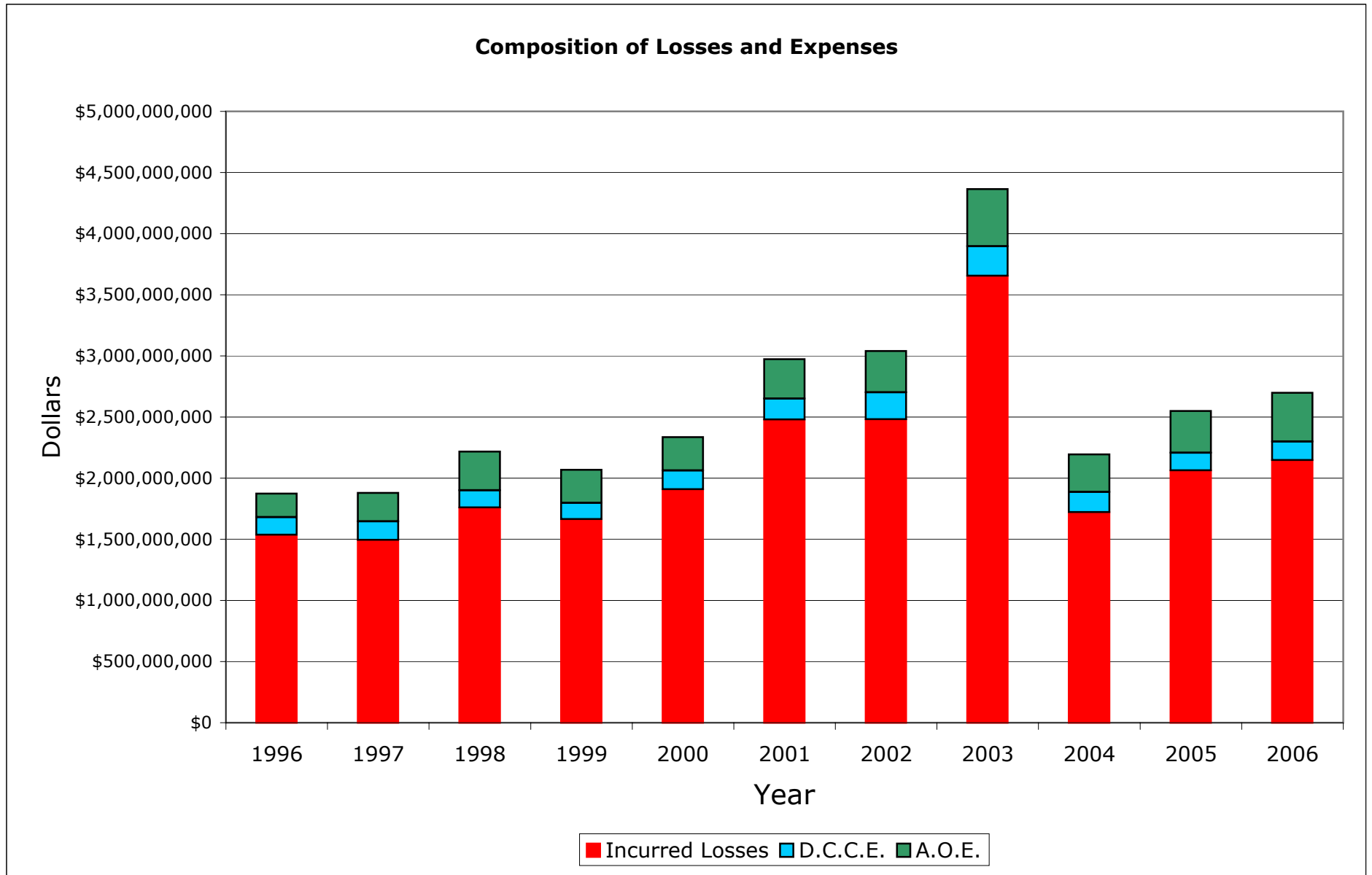
Homeowners Data
California Statewide Total

Graph 1.a.



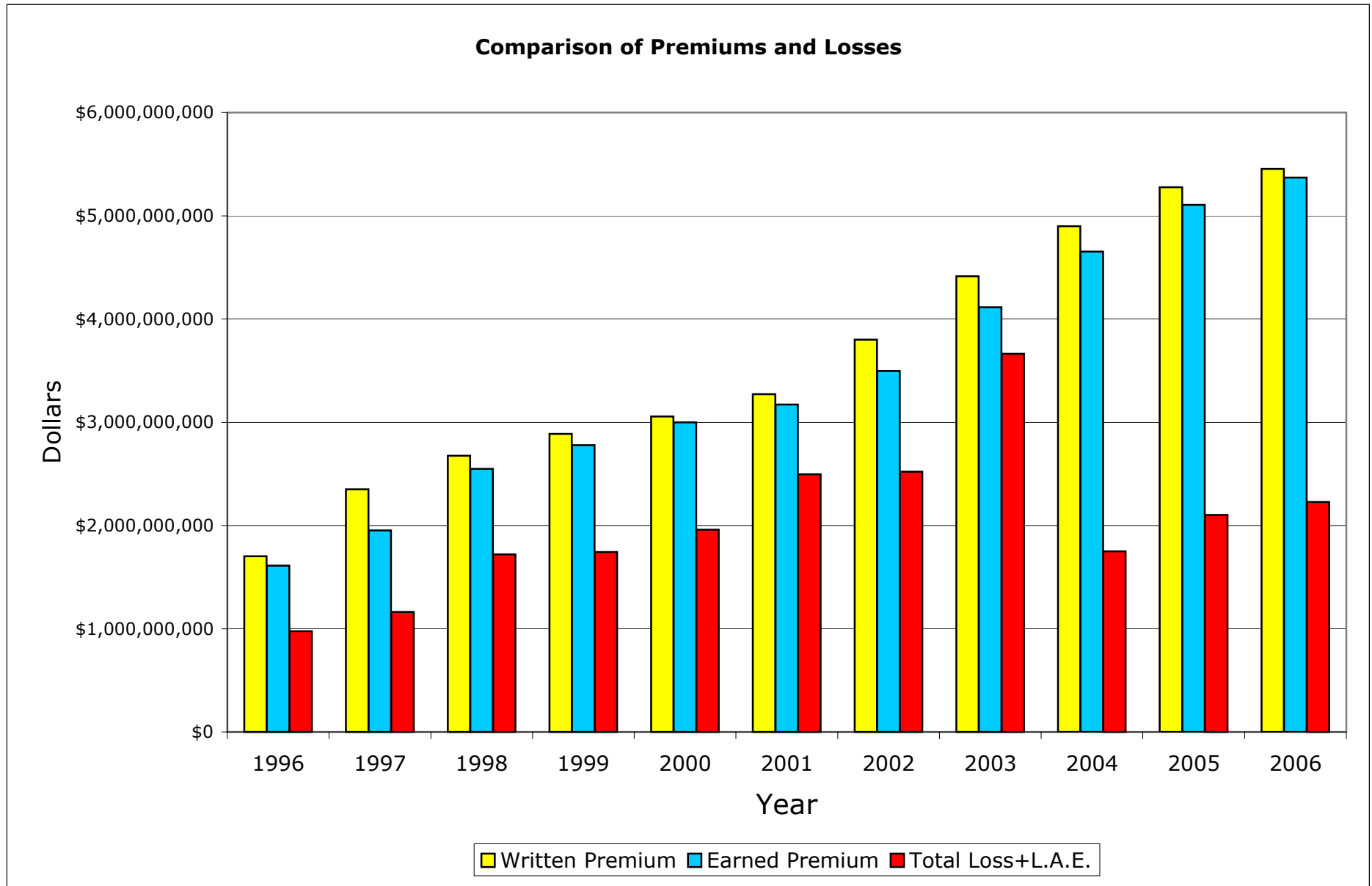
Homeowners Data
California Statewide Total

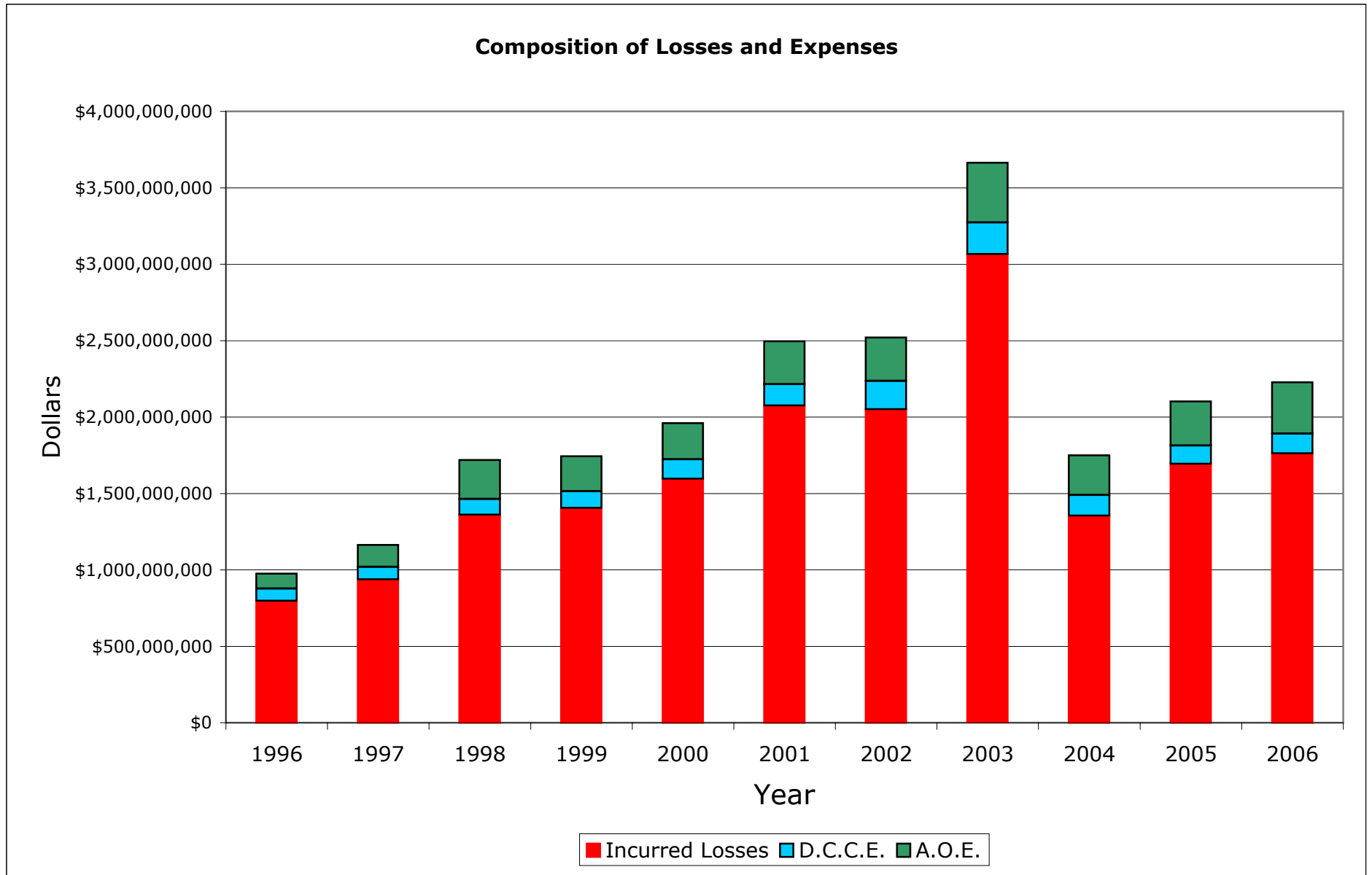
Graph 1.b.



Homeowners Data
Top 20 Aggregate

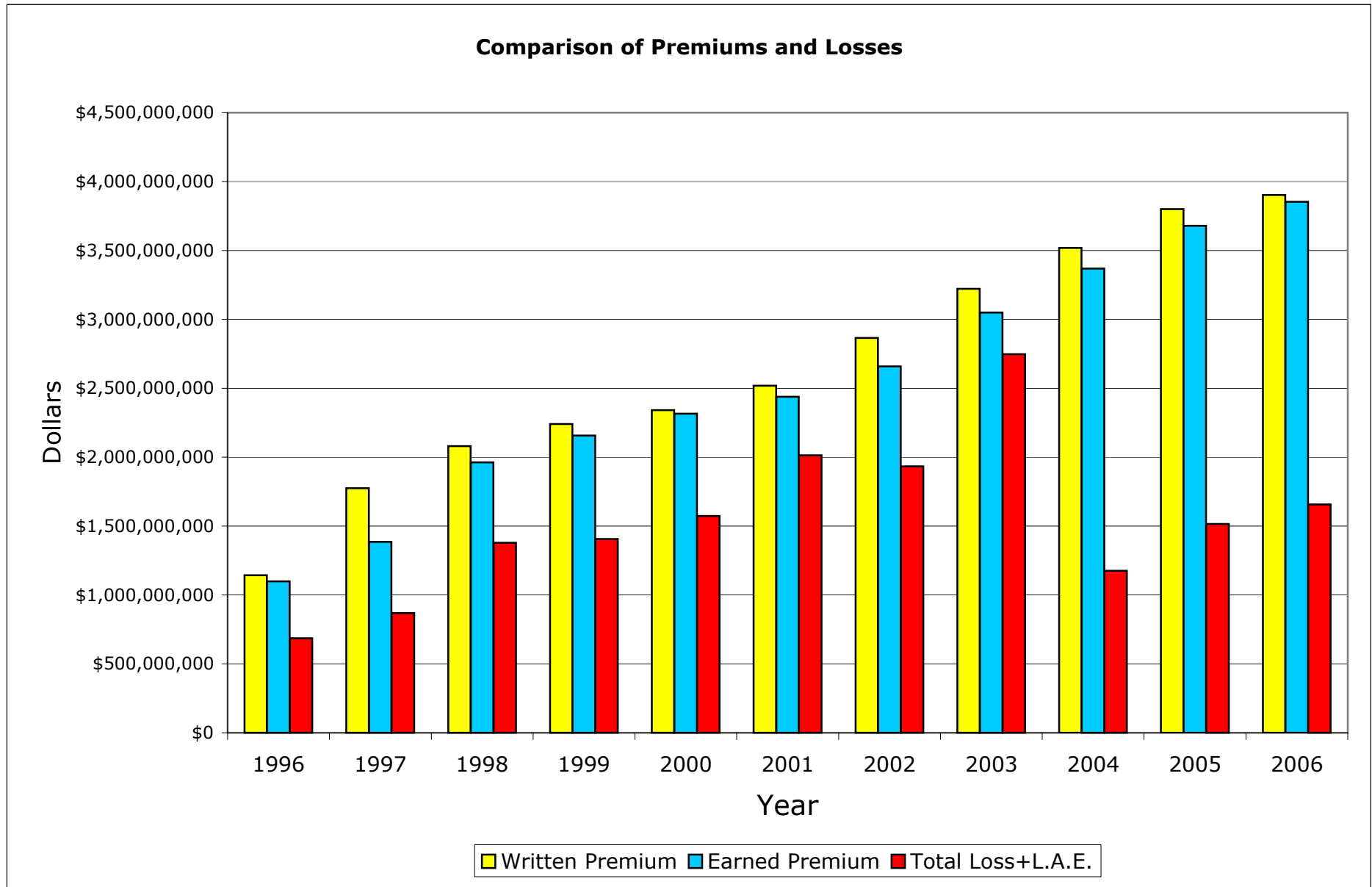
Graph 2.a.

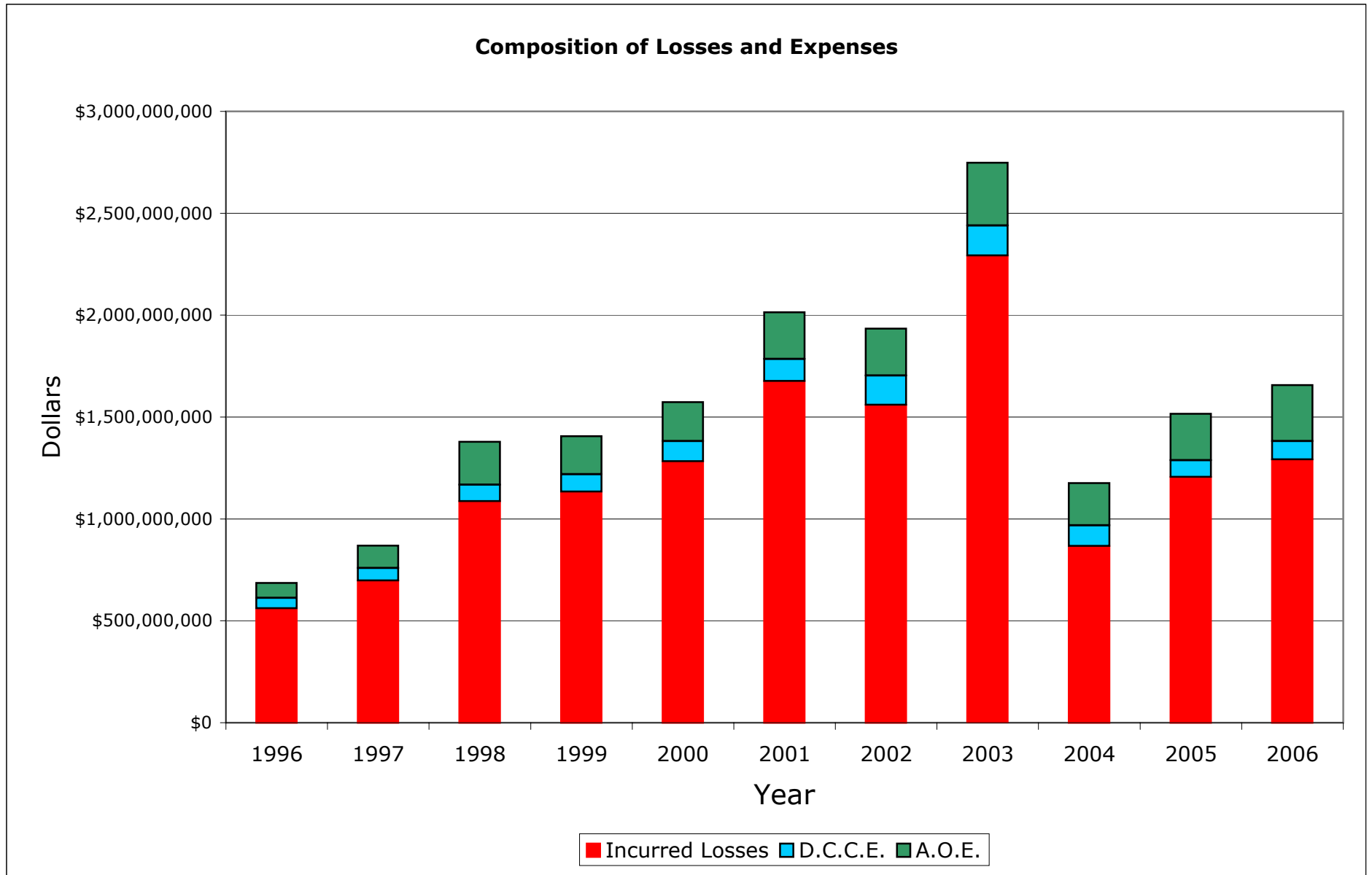




Homeowners Data
Top 5 Aggregate

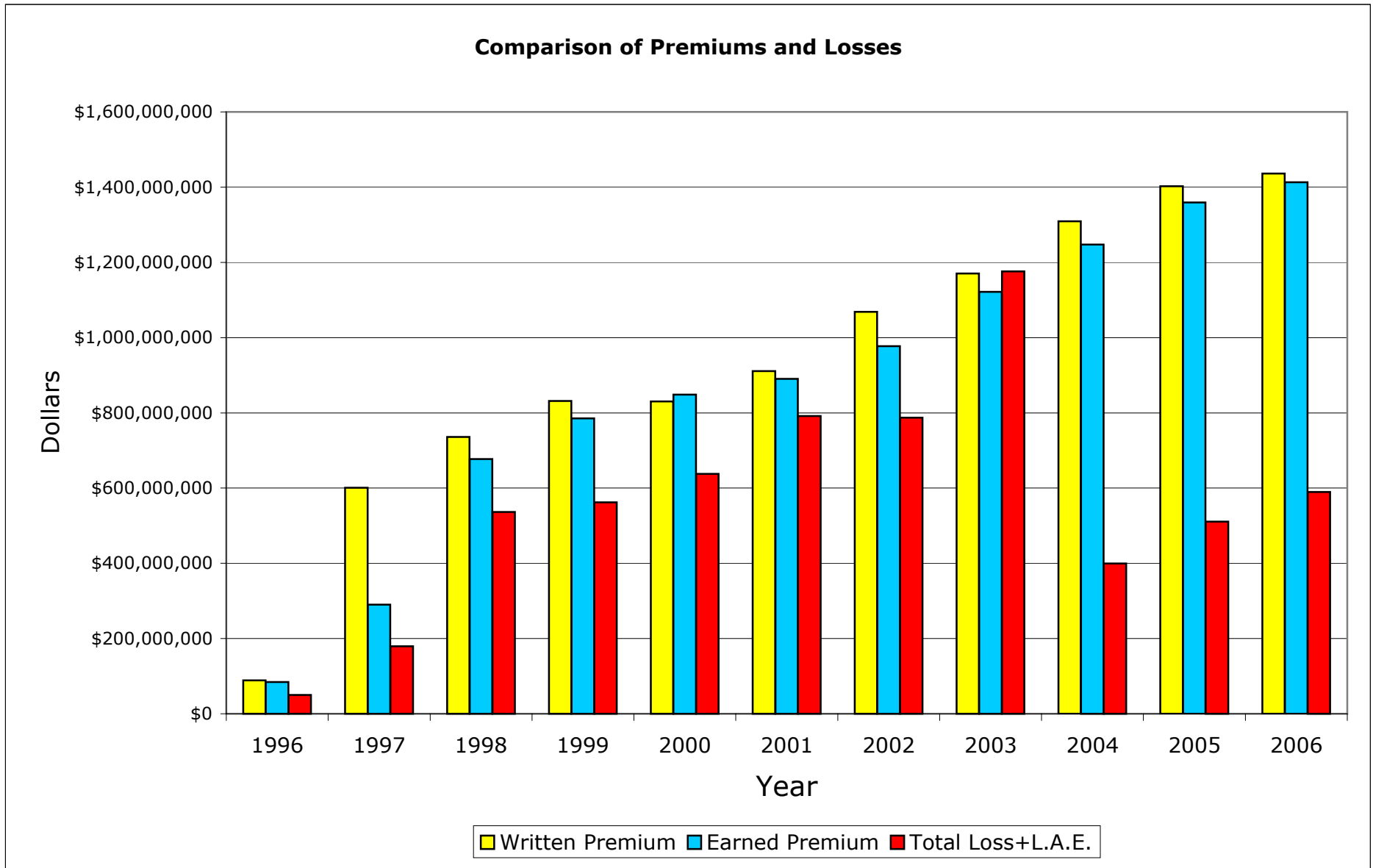
Graph 3.a.





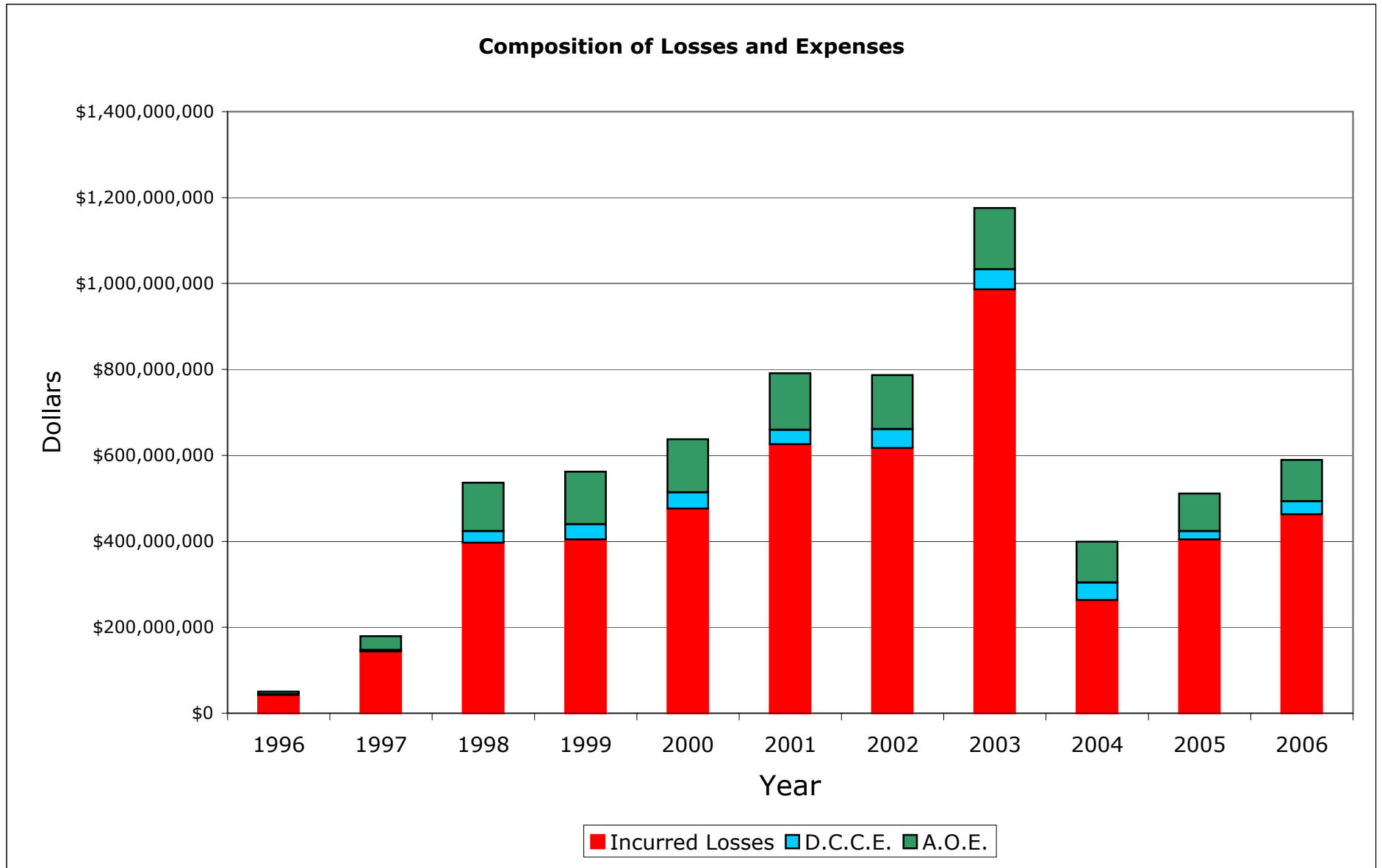
Homeowners Data
State Farm General Ins Co
NAIC #25151

Graph 3.1.a.



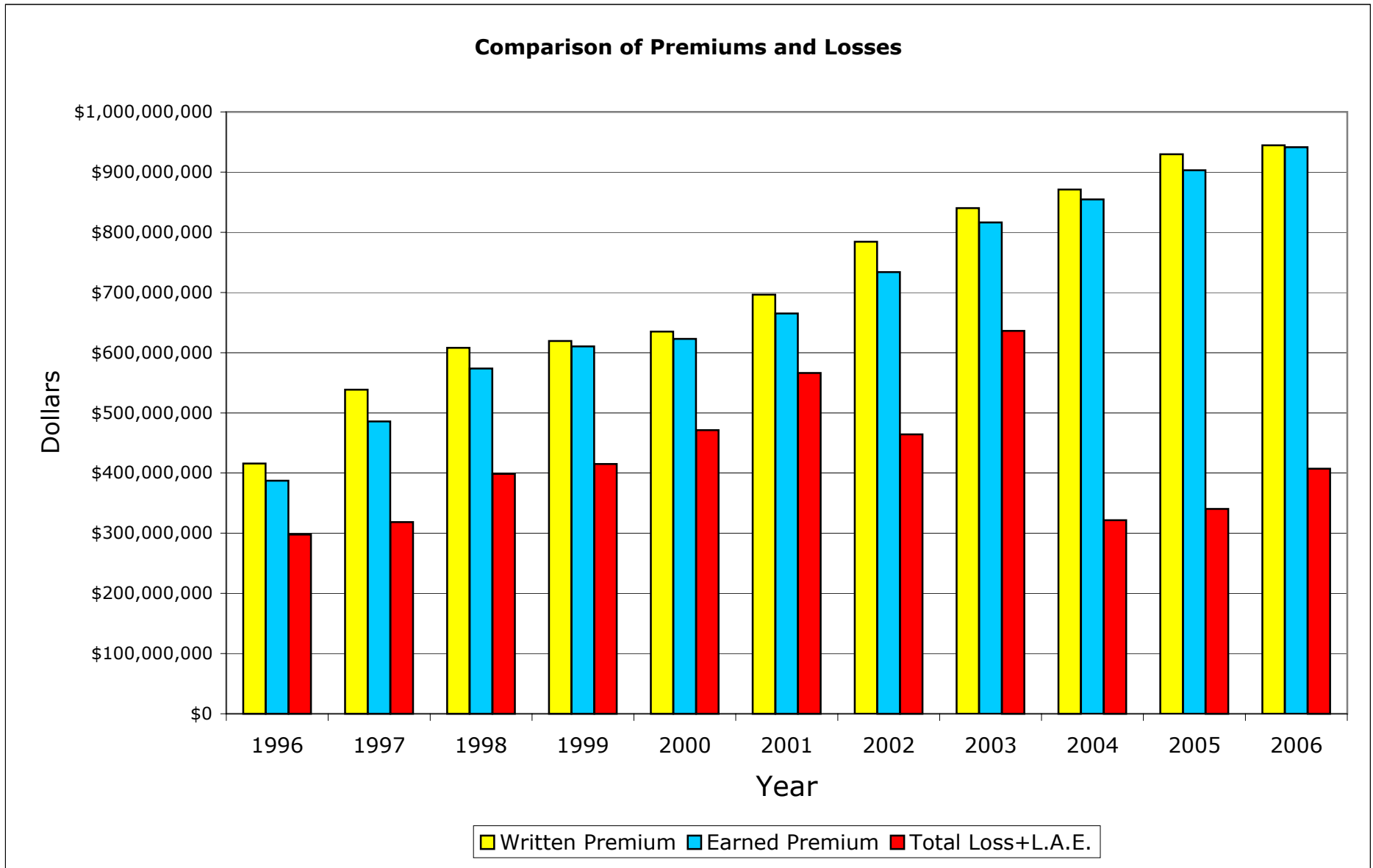
Homeowners Data
State Farm General Ins Co
NAIC #25151

Graph 3.1.b.



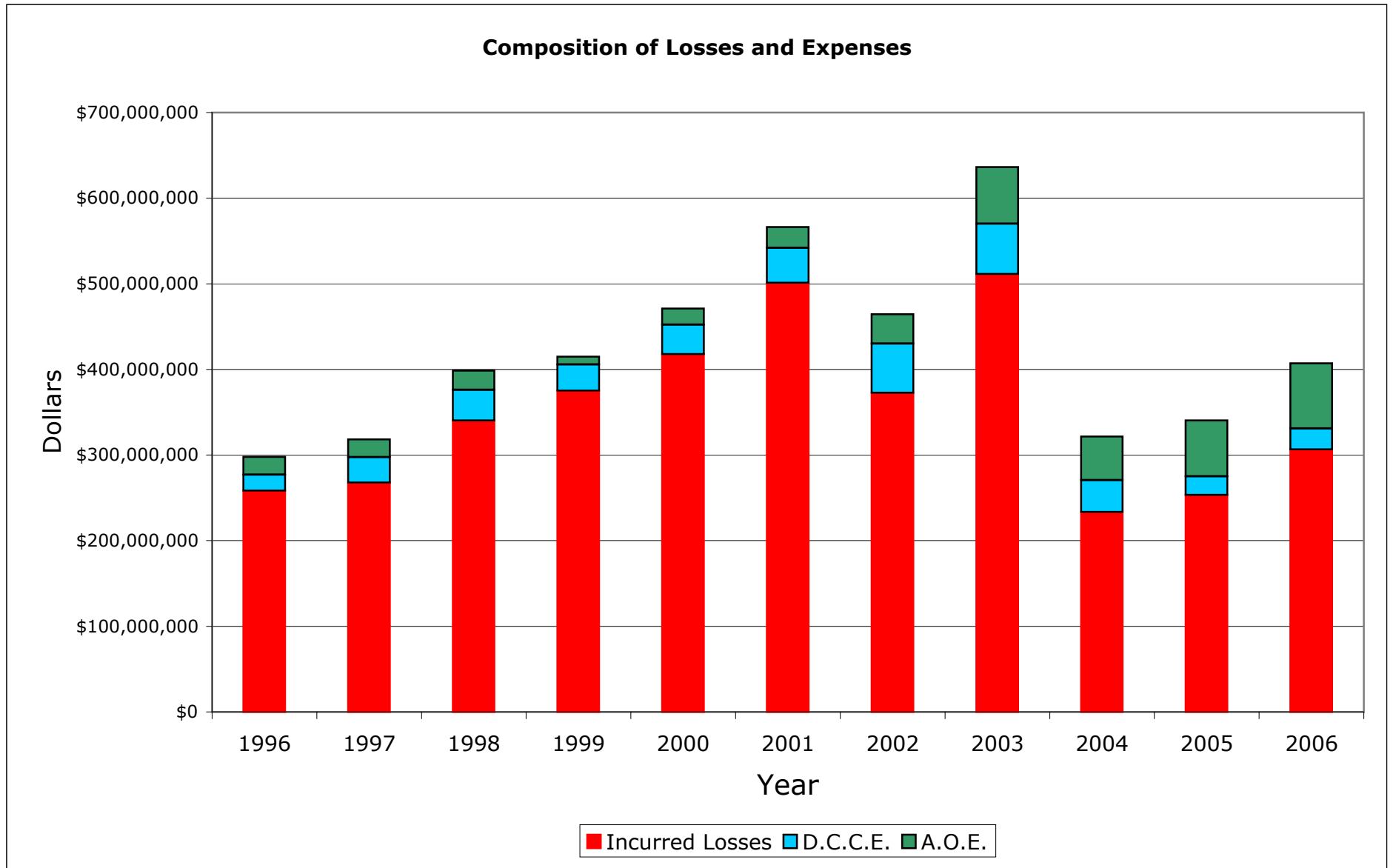
Homeowners Data
Fire Ins Exch
NAIC #21660

Graph 3.2.a.



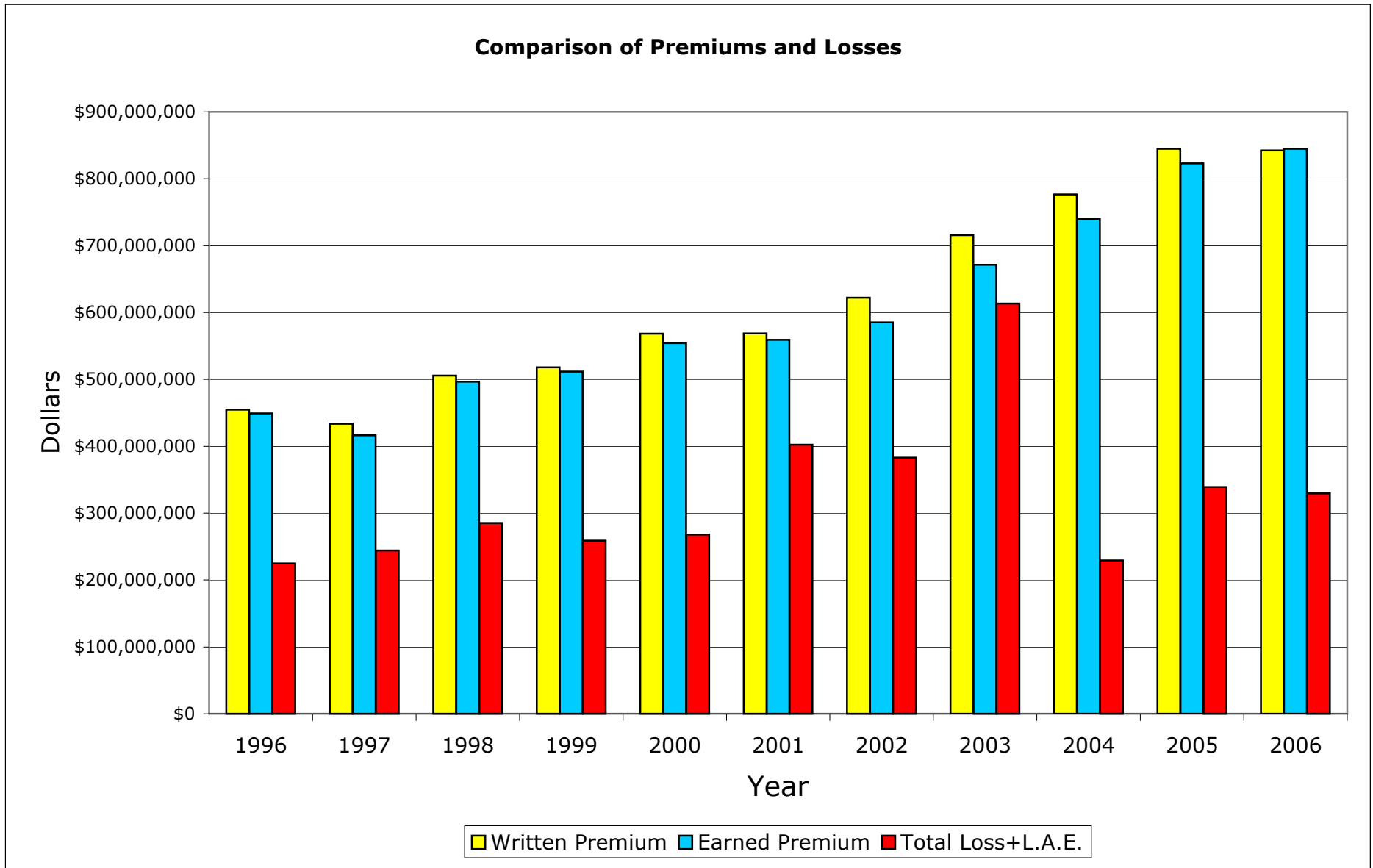
Homeowners Data
Fire Ins Exch
NAIC #21660

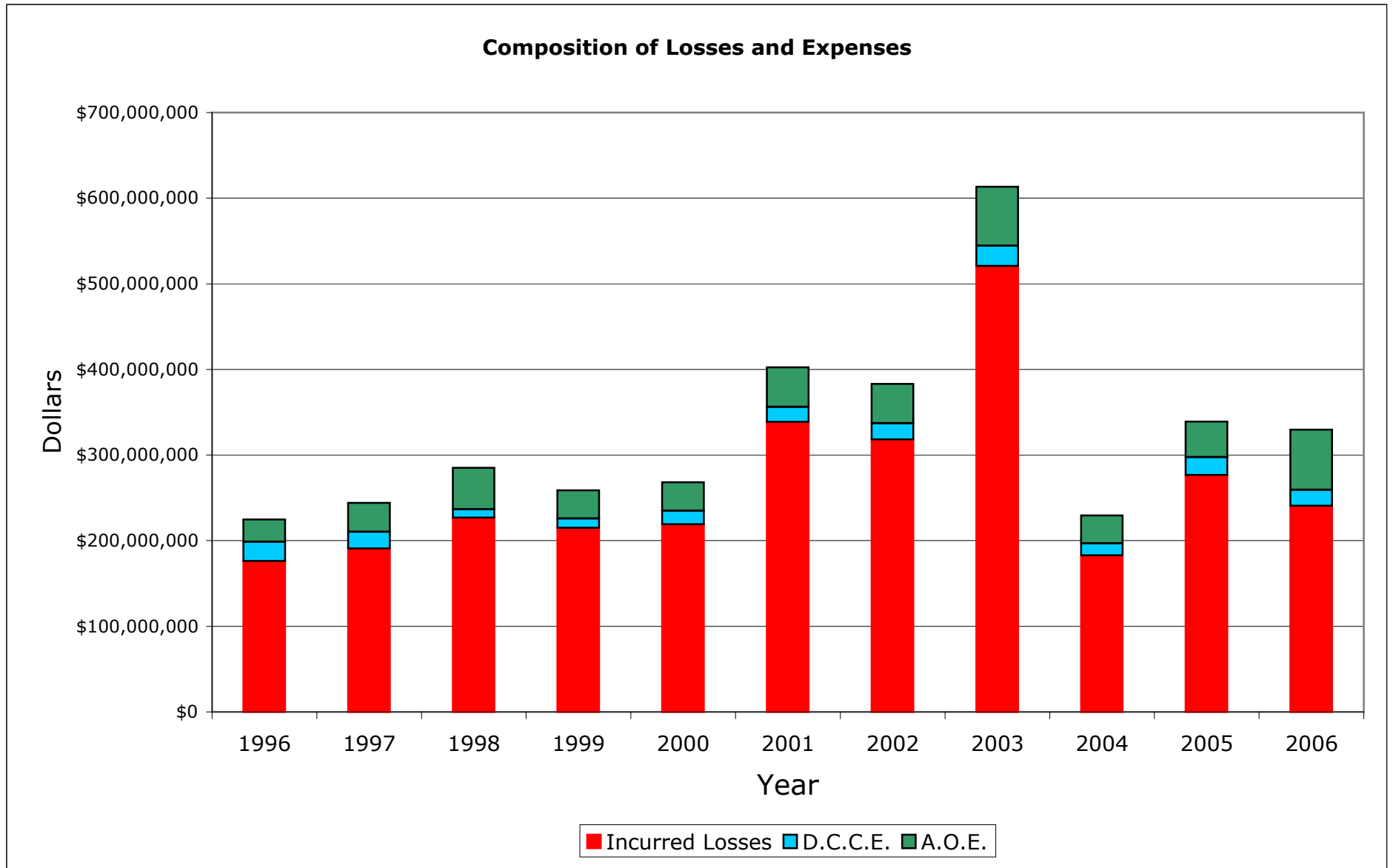
Graph 3.2.b.



Homeowners Data
Allstate Ins Co
NAIC #19232

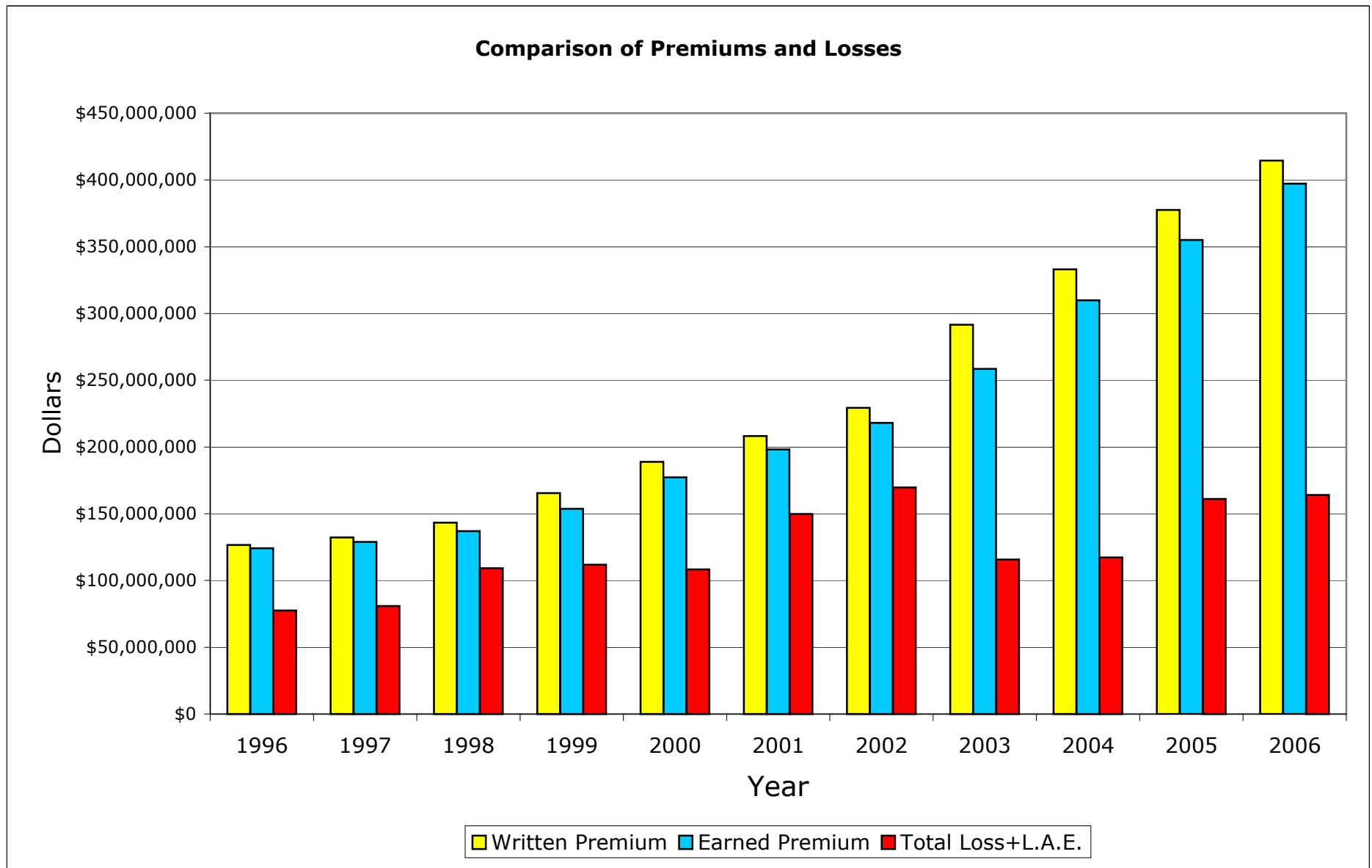
Graph 3.3.a.





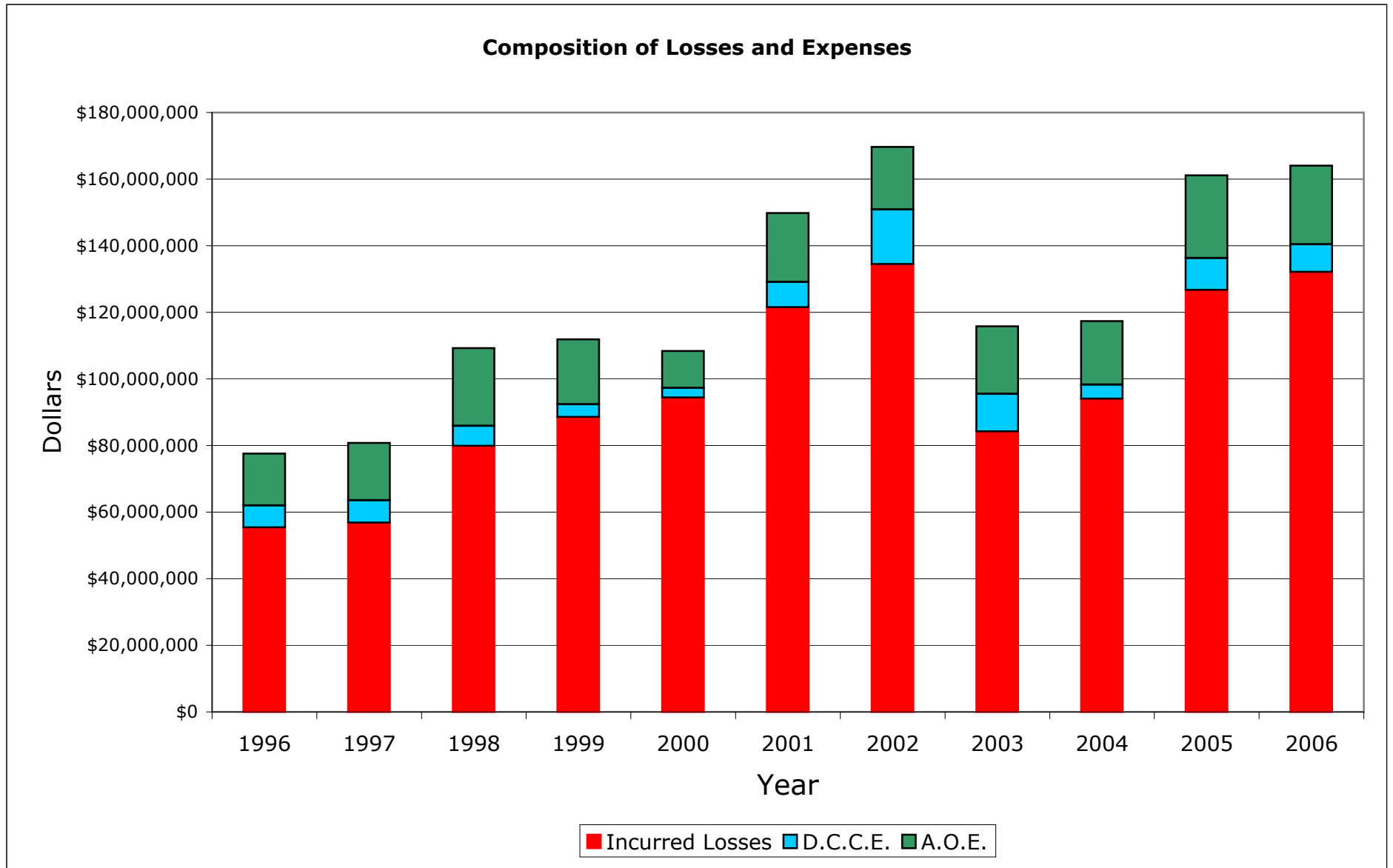
Homeowners Data
California State Auto Asn Inter-Ins
NAIC #15539

Graph 3.4.a.



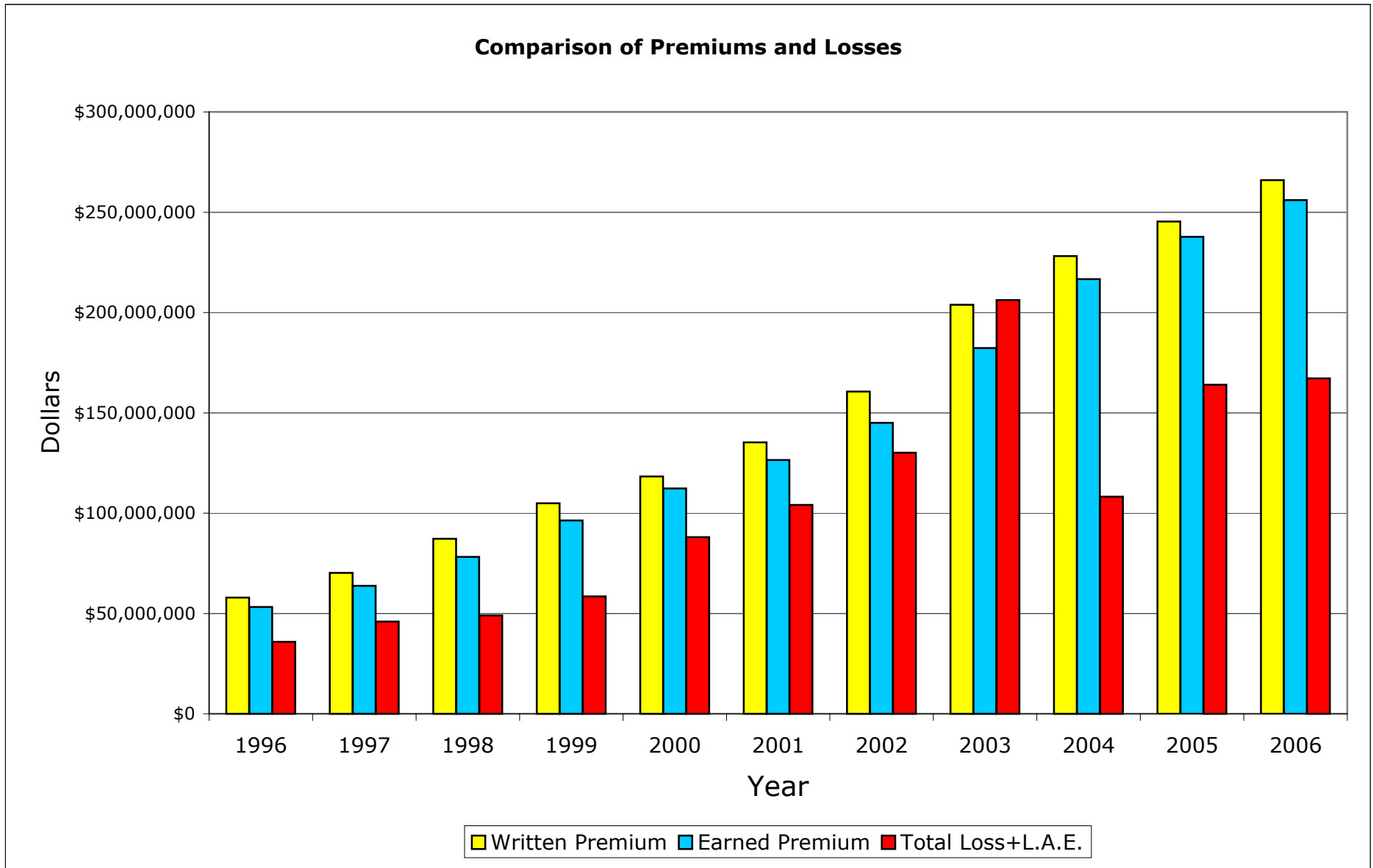
Homeowners Data
California State Auto Asn Inter-Ins
NAIC #15539

Graph 3.4.b.



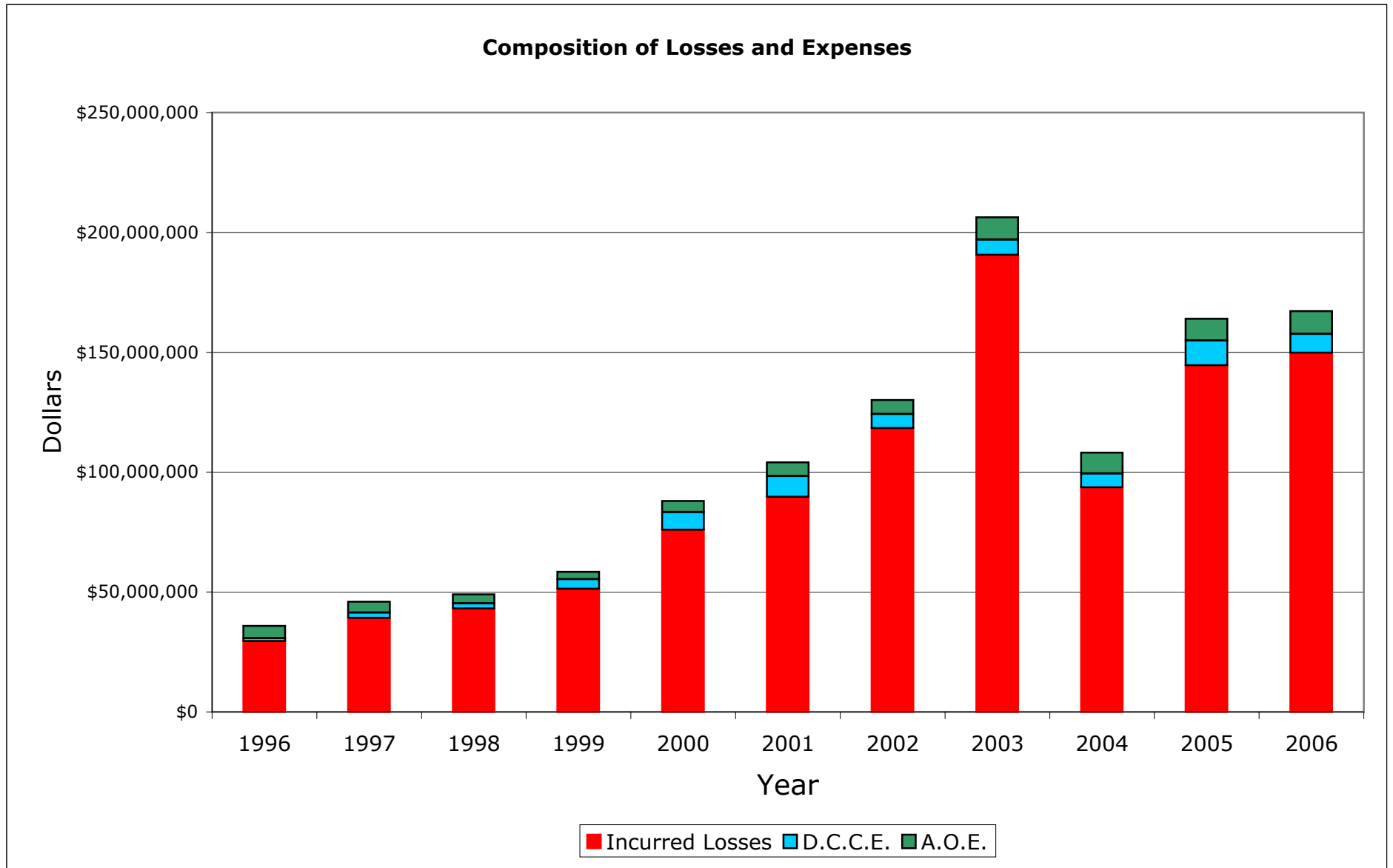
Homeowners Data
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.5.a.



Homeowners Data
Interins Exch Of The Automobile Club
NAIC #15598

Graph 3.5.b.



HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES

1996 - 2006 WRITTEN PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25151	State Farm General Ins Co	89,075,628	600,645,568	735,902,930	831,858,754	830,221,123	911,279,514	1,068,809,758	1,170,526,471	1,309,339,550	1,402,353,948	1,436,030,372	10,386,043,616
21660	Fire Ins Exch	415,692,948	538,518,900	608,149,743	619,380,484	635,113,422	696,279,003	784,273,080	840,220,630	871,003,388	929,813,959	944,472,433	7,882,917,990
19232	Allstate Ins Co	454,687,378	433,547,259	505,634,628	518,162,878	568,462,602	568,573,559	622,008,756	715,550,735	776,590,931	844,938,089	842,354,375	6,850,511,190
15539	California State Auto Asn Inter-Ins	126,541,231	132,308,944	143,291,568	165,525,195	188,869,064	208,229,733	229,270,944	291,557,675	333,027,654	377,587,062	414,417,030	2,610,626,100
15598	Interins Exch Of The Automobile Club	57,904,539	70,228,434	87,170,745	104,927,477	118,289,362	135,243,663	160,563,975	203,817,515	228,130,725	245,336,193	266,029,053	1,677,641,681
11908	Mercury Cas Co	5,232,872	8,741,761	10,510,767	19,709,390	41,251,289	63,205,604	94,270,518	126,726,606	150,022,338	175,053,935	196,753,111	891,478,191
25941	United Services Auto Assoc	92,460,059	93,767,245	95,998,865	98,030,411	103,510,453	110,178,116	117,115,015	129,370,448	150,805,514	161,901,367	167,025,574	1,320,163,067
19100	Amco Ins Co	23,748,097	27,256,723	31,609,446	49,911,350	60,490,789	72,992,429	87,206,339	108,549,409	118,895,014	132,306,836	146,149,989	859,116,421
25968	USAA Cas Ins Co	34,014,423	38,118,981	43,282,469	49,354,962	56,860,564	64,714,594	75,137,256	91,252,935	112,478,760	124,808,994	127,905,265	817,929,203
23035	Liberty Mut Fire Ins Co	25,415,249	27,614,006	28,873,265	28,466,272	31,008,608	33,830,767	41,898,199	56,790,303	106,746,733	120,555,155	128,774,902	629,973,459
21873	Firemans Fund Ins Co	73,337,245	74,715,704	77,396,305	74,716,810	74,516,030	78,767,836	78,805,910	96,066,812	103,363,924	115,340,448	126,527,278	973,554,302
26905	Century-Natl Ins Co	78,257,976	84,142,952	80,516,685	73,489,417	68,002,356	59,126,039	64,536,134	86,102,942	95,925,957	90,075,564	82,726,028	862,902,050
37850	Pacific Specialty Ins Co	26,393,315	19,286,394	16,006,257	22,891,404	24,000,969	25,325,465	60,509,327	97,337,400	94,452,078	83,340,879	71,884,139	541,427,627
36161	Travelers Prop Cas Ins Co	25,419,747	24,247,160	28,203,220	29,283,592	28,113,381	27,673,933	29,642,290	46,434,045	66,860,114	80,483,461	91,730,979	478,091,922
24740	Safeco Ins Co Of Amer	91,949,709	93,706,424	97,913,511	105,130,442	108,373,777	61,029,619	68,005,609	74,659,269	79,690,507	79,397,155	78,919,034	938,775,056
34525	First American Speciatly Ins Co	6,803,568	4,429,179	4,625,464	6,031,379	6,486,518	8,749,446	52,178,588	83,854,880	77,730,542	70,587,412	70,659,542	392,136,518
42579	Allied Prop & Cas Ins Co	16,754,455	18,199,860	18,256,614	22,374,945	31,902,400	30,246,461	34,961,775	49,116,057	57,503,665	65,060,102	68,589,620	412,965,954
39012	Safeco Ins Co Of IL	6,863,161	7,150,440	8,621,609	10,226,626	21,488,271	54,898,171	59,255,193	63,231,547	66,392,803	65,001,141	64,738,972	427,867,934
20281	Federal Ins Co	31,167,957	31,114,530	31,117,635	32,219,345	30,654,444	33,095,806	37,574,132	43,242,293	53,421,579	61,602,725	71,061,199	456,271,645
30104	Hartford Underwriters Ins Co	20,398,765	22,833,138	23,753,060	25,802,470	27,494,558	29,355,308	32,843,742	40,054,414	45,231,817	51,002,837	57,226,746	375,996,855

Sub Total	1,702,118,322	2,350,573,602	2,676,834,786	2,887,493,603	3,055,109,980	3,272,795,066	3,798,866,540	4,414,462,386	4,897,613,593	5,276,547,262	5,453,975,641	39,786,390,781
% of California Total	55.08%	73.01%	77.68%	81.11%	81.65%	81.70%	82.86%	83.08%	83.54%	83.69%	82.74%	80.02%
Remainder of California	1,388,053,736	869,099,461	769,014,579	672,606,992	686,392,087	733,040,474	785,617,041	899,052,305	965,079,760	1,028,629,160	1,137,936,875	9,934,522,470
California Total Written Premium	3,090,172,058	3,219,673,063	3,445,849,365	3,560,100,595	3,741,502,067	4,005,835,540	4,584,483,581	5,313,514,691	5,862,693,353	6,305,176,422	6,591,912,516	49,720,913,251

Countrywide Total Written Premium	27,375,160,000	29,117,151,000	30,959,589,000	32,555,097,000	34,694,915,000	37,555,797,000	43,131,450,000	48,828,578,000	53,356,876,000	57,960,863,000	61,296,242,000	456,831,718,000
Ratio of CA W.P. / CW W.P.	11.29%	11.06%	11.13%	10.94%	10.78%	10.67%	10.63%	10.88%	10.99%	10.88%	10.75%	10.88%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES 1996 - 2006 EARNED PREMIUM

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25151	State Farm General Ins Co	84,388,878	290,131,482	677,292,249	785,397,886	848,251,066	890,472,054	977,350,095	1,121,954,641	1,247,604,635	1,359,374,381	1,413,053,990	9,695,271,357
21660	Fire Ins Exch	387,406,343	485,814,110	573,665,727	610,201,664	623,018,758	664,980,050	733,889,786	816,186,516	854,765,587	903,272,630	941,446,866	7,594,648,037
19232	Allstate Ins Co	449,078,082	416,469,394	496,465,901	511,622,475	554,295,647	559,104,559	585,084,472	671,245,446	740,039,941	823,063,080	844,674,220	6,651,143,217
15539	California State Auto Asn Inter-Ins	124,148,456	128,859,260	137,069,023	153,751,982	177,213,106	198,121,461	218,080,591	258,481,558	309,906,964	355,013,834	397,226,619	2,457,872,854
15598	Interins Exch Of The Automobile Club	53,268,440	63,750,805	78,237,324	96,418,536	112,337,720	126,510,286	144,980,676	182,245,837	216,628,792	237,720,029	256,009,480	1,568,107,925
11908	Mercury Cas Co	5,048,088	7,171,035	9,522,791	14,723,453	30,219,046	52,885,099	79,475,250	111,935,390	137,746,426	161,842,012	185,769,726	796,338,316
25941	United Services Auto Assoc	90,539,693	93,359,785	94,690,755	96,693,751	100,916,760	106,238,204	113,999,264	122,067,635	140,415,927	156,251,113	165,966,383	1,281,139,270
19100	Amco Ins Co	22,122,456	25,226,426	29,708,363	40,325,010	53,572,906	67,687,643	79,374,189	97,179,863	113,643,990	125,103,709	138,540,628	792,485,183
25968	USAA Cas Ins Co	31,259,302	36,111,622	40,526,895	46,139,122	53,090,201	60,296,656	70,083,947	82,289,446	101,981,141	118,690,332	128,247,340	768,716,004
23035	Liberty Mut Fire Ins Co	24,009,546	26,496,806	28,192,382	28,469,351	29,723,759	32,219,770	36,940,994	49,230,138	78,820,490	115,569,239	124,593,165	574,265,640
21873	Firemans Fund Ins Co	68,628,133	73,872,738	76,234,725	77,031,221	74,200,886	76,800,952	78,352,488	86,956,441	99,489,022	109,048,200	121,421,734	942,036,540
26905	Century-Natl Ins Co	68,700,322	81,047,061	81,747,149	76,772,284	70,897,246	64,813,324	61,649,099	73,856,828	91,977,677	93,993,468	86,522,768	851,977,226
37850	Pacific Specialty Ins Co	12,880,652	24,965,597	18,075,726	20,232,910	24,072,126	24,660,042	40,396,227	84,039,738	95,056,508	88,563,404	77,416,348	510,359,278
36161	Travelers Prop Cas Ins Co	22,937,824	24,567,370	25,715,675	28,890,518	29,008,753	27,735,906	28,340,268	37,130,950	56,394,536	73,869,706	85,360,961	439,952,467
24740	Safeco Ins Co Of Amer	93,398,959	91,721,976	95,857,925	99,816,464	113,068,263	80,036,818	64,589,063	71,194,832	77,295,523	79,612,673	80,013,381	946,605,877
34525	First American Specilaty Ins Co	3,766,889	5,587,589	4,622,629	5,500,664	6,170,992	7,195,353	28,886,863	69,061,689	82,737,377	72,674,919	71,025,840	357,230,804
42579	Allied Prop & Cas Ins Co	14,242,587	17,667,112	17,987,236	19,638,532	27,318,410	31,585,032	31,860,561	41,714,569	53,110,879	61,326,029	66,886,552	383,337,499
39012	Safeco Ins Co Of IL	6,873,170	6,910,970	7,843,855	9,239,915	12,355,823	40,221,695	56,772,066	61,016,953	64,932,746	65,623,345	65,307,517	397,098,055
20281	Federal Ins Co	30,651,196	30,928,562	31,139,992	31,701,683	31,603,314	31,901,590	35,065,719	40,234,998	48,220,516	57,931,239	66,052,515	435,431,324
30104	Hartford Underwriters Ins Co	18,497,068	21,606,689	23,306,397	24,628,389	26,713,223	28,356,353	31,325,749	36,162,721	42,472,100	48,013,340	53,914,739	354,996,768

Sub Total ⁽²⁾	1,611,846,084	1,952,266,389	2,547,902,719	2,777,195,810	2,998,048,005	3,171,822,847	3,496,497,367	4,114,186,189	4,653,240,777	5,106,556,682	5,369,450,772	37,799,013,641
% of California Total	53.86%	62.40%	75.86%	79.88%	81.53%	81.74%	82.72%	83.11%	83.42%	84.19%	83.42%	79.12%
Remainder of California	1,381,076,448	1,176,406,864	810,996,376	699,631,655	679,346,276	708,623,313	730,311,891	836,003,739	924,845,532	958,621,825	1,067,419,301	9,973,283,220
California Total Earned Premium	2,992,922,532	3,128,673,253	3,358,899,095	3,476,827,465	3,677,394,281	3,880,446,160	4,226,809,258	4,950,189,928	5,578,086,309	6,065,178,507	6,436,870,073	47,772,296,861

Countrywide Total Earned Premium	26,630,751,000	28,110,783,000	29,950,174,000	31,737,392,000	33,882,470,000	36,182,711,000	40,109,563,000	45,781,232,000	50,804,432,000	55,727,931,000	58,867,146,000	437,784,585,000
Ratio of CA E.P. / CW E.P.	11.24%	11.13%	11.21%	10.95%	10.85%	10.72%	10.54%	10.81%	10.98%	10.88%	10.93%	10.91%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES

1996 - 2006 INCURRED LOSSES + LOSS ADJUSTMENT EXPENSE

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25151	State Farm General Ins Co	50,107,882	179,490,918	536,496,627	562,327,813	637,473,476	791,438,228	786,935,871	1,175,911,639	399,355,860	511,113,347	589,546,114	6,220,197,776
21660	Fire Ins Exch	297,777,525	318,321,928	398,667,851	414,986,880	471,153,487	566,371,125	464,353,048	636,201,729	321,714,424	340,510,897	407,028,567	4,637,087,462
19232	Allstate Ins Co	224,797,250	244,127,238	285,195,505	258,866,476	268,111,773	402,434,029	382,996,695	613,412,646	229,460,272	339,109,698	329,612,039	3,578,123,622
15539	California State Auto Asn Inter-Ins	77,591,225	80,803,375	109,236,918	111,918,728	108,363,220	149,801,574	169,676,409	115,765,871	117,342,085	161,146,786	164,030,936	1,365,677,126
15598	Interins Exch Of The Automobile Club	35,842,606	45,921,924	49,020,935	58,465,655	87,989,042	104,069,613	130,105,547	206,259,159	108,163,609	163,955,016	167,128,593	1,156,921,699
11908	Mercury Cas Co	2,623,829	3,637,920	6,555,207	7,922,637	18,957,864	43,021,141	59,376,479	77,864,248	53,132,114	85,350,002	67,843,080	426,284,519
25941	United Services Auto Assoc	55,709,064	47,403,174	57,878,198	56,168,230	60,799,778	62,808,276	78,000,745	116,653,420	72,848,872	49,714,425	62,854,273	720,838,457
19100	Amco Ins Co	12,121,516	14,186,768	16,333,397	22,196,438	32,477,593	50,033,583	70,567,118	101,053,582	51,871,106	58,541,069	66,643,884	496,026,053
25968	USAA Cas Ins Co	18,084,161	20,475,897	25,058,555	30,773,120	29,328,566	41,187,726	45,115,032	63,786,678	43,780,894	45,873,036	45,107,202	408,570,866
23035	Liberty Mut Fire Ins Co	13,103,361	15,403,915	17,484,936	16,522,387	18,658,896	28,291,723	31,397,683	55,501,760	32,209,158	38,896,425	45,123,553	312,593,797
21873	Firemans Fund Ins Co	36,881,714	26,911,979	39,955,266	33,515,533	32,805,113	42,773,948	35,552,514	46,593,524	32,493,194	50,637,366	34,755,691	412,875,841
26905	Century-Natl Ins Co	49,126,326	54,909,496	54,997,772	41,881,315	34,109,273	39,756,335	50,578,456	97,276,484	54,350,901	49,676,082	37,684,301	564,346,740
37850	Pacific Specialty Ins Co	6,069,508	10,448,585	4,392,947	8,550,256	17,620,789	10,128,143	20,746,429	59,600,484	47,392,964	24,635,328	22,539,635	232,125,069
36161	Travelers Prop Cas Ins Co	13,982,576	13,643,379	21,297,586	12,521,180	15,392,220	19,902,582	20,805,133	41,349,791	23,014,480	30,797,227	32,111,807	244,817,961
24740	Safeco Ins Co Of Amer	48,222,991	46,198,120	56,491,818	62,149,803	72,074,456	50,825,136	34,598,443	27,544,097	18,726,153	20,949,917	21,460,313	459,241,248
34525	First American Specilaty Ins Co	1,211,591	1,914,627	1,896,873	1,985,920	2,947,087	5,225,445	19,428,635	89,239,890	48,526,201	37,498,856	34,289,863	244,164,988
42579	Allied Prop & Cas Ins Co	7,626,221	10,411,942	10,863,277	12,740,883	15,986,462	23,022,850	30,606,243	34,670,277	28,890,708	21,290,078	26,258,210	222,367,150
39012	Safeco Ins Co Of IL	1,878,028	2,170,763	3,310,858	4,874,375	7,207,703	29,328,031	43,767,852	37,197,451	31,129,370	28,435,743	30,976,855	220,277,030
20281	Federal Ins Co	10,624,707	16,286,456	8,472,559	11,002,813	12,494,119	15,811,689	22,226,496	37,121,371	17,757,979	20,617,223	15,042,413	187,457,823
30104	Hartford Underwriters Ins Co	12,649,649	10,616,661	15,953,876	14,609,653	15,927,538	19,940,519	23,784,362	30,990,571	17,067,543	24,261,875	26,864,291	212,666,539

Sub Total	976,031,730	1,163,285,065	1,719,560,961	1,743,980,093	1,959,878,456	2,496,171,696	2,520,619,190	3,663,994,672	1,749,227,887	2,103,010,396	2,226,901,621	22,322,661,767
% of California Total	52.06%	61.90%	77.56%	84.32%	83.91%	83.93%	82.90%	83.96%	79.74%	82.50%	82.52%	79.17%
Remainder of California	898,861,443	716,051,814	497,490,184	324,252,616	375,867,883	477,963,748	519,934,813	699,779,020	444,503,186	446,044,499	471,860,862	5,872,610,070
California Total	1,874,893,174	1,879,336,880	2,217,051,145	2,068,232,709	2,335,746,339	2,974,135,444	3,040,554,003	4,363,773,692	2,193,731,073	2,549,054,896	2,698,762,483	28,195,271,837

Countrywide Total	23,464,127,000	18,568,596,000	22,597,218,000	23,661,031,000	26,055,723,000	32,317,281,000	30,974,360,000	31,541,256,000	38,364,231,000	47,948,187,000	33,338,743,000	328,830,753,000
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Note: The Selection of the Top 20 is based on the 2005 Market Share.

HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES

1996 - 2006 INCURRED LOSSES + LOSS ADJUSTMENT EXPENSE to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25151	State Farm General Ins Co	59.38%	61.87%	79.21%	71.60%	75.15%	88.88%	80.52%	104.81%	32.01%	37.60%	41.72%	64.16%
21660	Fire Ins Exch	76.86%	65.52%	69.49%	68.01%	75.62%	85.17%	63.27%	77.95%	37.64%	37.70%	43.23%	61.06%
19232	Allstate Ins Co	50.06%	58.62%	57.45%	50.60%	48.37%	71.98%	65.46%	91.38%	31.01%	41.20%	39.02%	53.80%
15539	California State Auto Asn Inter-Ins	62.50%	62.71%	79.69%	72.79%	61.15%	75.61%	77.80%	44.79%	37.86%	45.39%	41.29%	55.56%
15598	Interins Exch Of The Automobile Club	67.29%	72.03%	62.66%	60.64%	78.33%	82.26%	89.74%	113.18%	49.93%	68.97%	65.28%	73.78%
11908	Mercury Cas Co	51.98%	50.73%	68.84%	53.81%	62.73%	81.35%	74.71%	69.56%	38.57%	52.74%	36.52%	53.53%
25941	United Services Auto Assoc	61.53%	50.77%	61.12%	58.09%	60.25%	59.12%	68.42%	95.56%	51.88%	31.82%	37.87%	56.27%
19100	Amco Ins Co	54.79%	56.24%	54.98%	55.04%	60.62%	73.92%	88.90%	103.99%	45.64%	46.79%	48.10%	62.59%
25968	USAA Cas Ins Co	57.85%	56.70%	61.83%	66.70%	55.24%	68.31%	64.37%	77.52%	42.93%	38.65%	35.17%	53.15%
23035	Liberty Mut Fire Ins Co	54.58%	58.13%	62.02%	58.04%	62.77%	87.81%	84.99%	112.74%	40.86%	33.66%	36.22%	54.43%
21873	Firemans Fund Ins Co	53.74%	36.43%	52.41%	43.51%	44.21%	55.69%	45.38%	53.58%	32.66%	46.44%	28.62%	43.83%
26905	Century-Natl Ins Co	71.51%	67.75%	67.28%	54.55%	48.11%	61.34%	82.04%	131.71%	59.09%	52.85%	43.55%	66.24%
37850	Pacific Specialty Ins Co	47.12%	41.85%	24.30%	42.26%	73.20%	41.07%	51.36%	70.92%	49.86%	27.82%	29.11%	45.48%
36161	Travelers Prop Cas Ins Co	60.96%	55.53%	82.82%	43.34%	53.06%	71.76%	73.41%	111.36%	40.81%	41.69%	37.62%	55.65%
24740	Safeco Ins Co Of Amer	51.63%	50.37%	58.93%	62.26%	63.74%	63.50%	53.57%	38.69%	24.23%	26.31%	26.82%	48.51%
34525	First American Speciatly Ins Co	32.16%	34.27%	41.03%	36.10%	47.76%	72.62%	67.26%	129.22%	58.65%	51.60%	48.28%	68.35%
42579	Allied Prop & Cas Ins Co	53.55%	58.93%	60.39%	64.88%	58.52%	72.89%	96.06%	83.11%	54.40%	34.72%	39.26%	58.01%
39012	Safeco Ins Co Of IL	27.32%	31.41%	42.21%	52.75%	58.33%	72.92%	77.09%	60.96%	47.94%	43.33%	47.43%	55.47%
20281	Federal Ins Co	34.66%	52.66%	27.21%	34.71%	39.53%	49.56%	63.39%	92.26%	36.83%	35.59%	22.77%	43.05%
30104	Hartford Underwriters Ins Co	68.39%	49.14%	68.45%	59.32%	59.62%	70.32%	75.93%	85.70%	40.19%	50.53%	49.83%	59.91%
Sub Total		60.55%	59.59%	67.49%	62.80%	65.37%	78.70%	72.09%	89.06%	37.59%	41.18%	41.47%	59.06%
Remainder of California		65.08%	60.87%	61.34%	46.35%	55.33%	67.45%	71.19%	83.71%	48.06%	46.53%	44.21%	58.88%
California Total		62.64%	60.07%	66.01%	59.49%	63.52%	76.64%	71.93%	88.15%	39.33%	42.03%	41.93%	59.02%
Countrywide Total		88.11%	66.06%	75.45%	74.55%	76.90%	89.32%	77.22%	68.90%	75.51%	86.04%	56.63%	75.11%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES

1996 - 2006 MARKET SHARE

Exhibit 5.c.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25151	State Farm General Ins Co	2.88%	18.66%	21.36%	23.37%	22.19%	22.75%	23.31%	22.03%	22.33%	22.24%	21.78%	20.89%
21660	Fire Ins Exch	13.45%	16.73%	17.65%	17.40%	16.97%	17.38%	17.11%	15.81%	14.86%	14.75%	14.33%	15.85%
19232	Allstate Ins Co	14.71%	13.47%	14.67%	14.55%	15.19%	14.19%	13.57%	13.47%	13.25%	13.40%	12.78%	13.78%
15539	California State Auto Asn Inter-Ins	4.09%	4.11%	4.16%	4.65%	5.05%	5.20%	5.00%	5.49%	5.68%	5.99%	6.29%	5.25%
15598	Interins Exch Of The Automobile Club	1.87%	2.18%	2.53%	2.95%	3.16%	3.38%	3.50%	3.84%	3.89%	3.89%	4.04%	3.37%
11908	Mercury Cas Co	0.17%	0.27%	0.31%	0.55%	1.10%	1.58%	2.06%	2.38%	2.56%	2.78%	2.98%	1.79%
25941	United Services Auto Assoc	2.99%	2.91%	2.79%	2.75%	2.77%	2.75%	2.55%	2.43%	2.57%	2.57%	2.53%	2.66%
19100	Amco Ins Co	0.77%	0.85%	0.92%	1.40%	1.62%	1.82%	1.90%	2.04%	2.03%	2.10%	2.22%	1.73%
25968	USAA Cas Ins Co	1.10%	1.18%	1.26%	1.39%	1.52%	1.62%	1.64%	1.72%	1.92%	1.98%	1.94%	1.65%
23035	Liberty Mut Fire Ins Co	0.82%	0.86%	0.84%	0.80%	0.83%	0.84%	0.91%	1.07%	1.82%	1.91%	1.95%	1.27%
21873	Firemans Fund Ins Co	2.37%	2.32%	2.25%	2.10%	1.99%	1.97%	1.72%	1.81%	1.76%	1.83%	1.92%	1.96%
26905	Century-Natl Ins Co	2.53%	2.61%	2.34%	2.06%	1.82%	1.48%	1.41%	1.62%	1.64%	1.43%	1.25%	1.74%
37850	Pacific Specialty Ins Co	0.85%	0.60%	0.46%	0.64%	0.64%	0.63%	1.32%	1.83%	1.61%	1.32%	1.09%	1.09%
36161	Travelers Prop Cas Ins Co	0.82%	0.75%	0.82%	0.82%	0.75%	0.69%	0.65%	0.87%	1.14%	1.28%	1.39%	0.96%
24740	Safeco Ins Co Of Amer	2.98%	2.91%	2.84%	2.95%	2.90%	1.52%	1.48%	1.41%	1.36%	1.26%	1.20%	1.89%
34525	First American Speciatly Ins Co	0.22%	0.14%	0.13%	0.17%	0.17%	0.22%	1.14%	1.58%	1.33%	1.12%	1.07%	0.79%
42579	Allied Prop & Cas Ins Co	0.54%	0.57%	0.53%	0.63%	0.85%	0.76%	0.76%	0.92%	0.98%	1.03%	1.04%	0.83%
39012	Safeco Ins Co Of IL	0.22%	0.22%	0.25%	0.29%	0.57%	1.37%	1.29%	1.19%	1.13%	1.03%	0.98%	0.86%
20281	Federal Ins Co	1.01%	0.97%	0.90%	0.91%	0.82%	0.83%	0.82%	0.81%	0.91%	0.98%	1.08%	0.92%
30104	Hartford Underwriters Ins Co	0.66%	0.71%	0.69%	0.72%	0.73%	0.73%	0.72%	0.75%	0.77%	0.81%	0.87%	0.76%
Sub Total		55.08%	73.01%	77.68%	81.11%	81.65%	81.70%	82.86%	83.08%	83.54%	83.69%	82.74%	80.02%
Remainder of California		44.92%	26.99%	22.32%	18.89%	18.35%	18.30%	17.14%	16.92%	16.46%	16.31%	17.26%	19.98%
California Total Written Premium:		3,090,172,058	3,219,673,063	3,445,849,365	3,560,100,595	3,741,502,067	4,005,835,540	4,584,483,581	5,313,514,691	5,862,693,353	6,305,176,422	6,591,912,516	49,720,913,251

Note: The Selection of the Top 20 is based on the 2005 Market Share.

HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES

1996 - 2006 INCURRED LOSSES

Exhibit 5.d.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25151	State Farm General Ins Co	41,911,927	143,322,749	396,372,952	404,372,544	475,854,422	625,599,829	616,790,417	985,757,775	263,277,307	404,319,072	462,692,533	4,820,271,527
21660	Fire Ins Exch	258,315,448	267,737,234	340,230,123	375,036,297	417,735,155	500,871,676	372,429,338	511,299,587	233,400,214	253,360,265	306,352,475	3,836,767,812
19232	Allstate Ins Co	176,020,852	190,571,160	226,766,873	214,684,894	218,994,261	338,584,245	318,130,493	520,556,566	182,593,348	276,453,299	240,475,217	2,903,831,208
15539	California State Auto Asn Inter-Ins	55,382,350	56,830,689	79,881,832	88,561,982	94,389,874	121,512,195	134,423,104	84,221,312	94,033,917	126,703,425	132,078,322	1,068,019,002
15598	Interins Exch Of The Automobile Club	29,503,781	39,154,209	43,111,394	51,340,754	75,882,344	89,633,448	118,317,855	190,583,752	93,596,637	144,568,743	149,743,040	1,025,435,957
11908	Mercury Cas Co	2,072,505	2,863,273	5,598,715	6,275,863	14,629,801	36,182,030	50,339,823	66,175,782	43,462,053	69,565,147	54,857,413	352,022,405
25941	United Services Auto Assoc	42,794,943	32,711,606	41,180,376	41,186,830	45,671,994	48,043,040	61,288,155	98,327,230	62,118,775	42,633,339	52,586,750	568,543,038
19100	Amco Ins Co	10,360,370	12,000,860	14,062,910	18,075,514	26,744,996	38,974,857	53,703,292	76,927,052	38,313,346	39,398,610	52,311,367	380,873,174
25968	USAA Cas Ins Co	14,153,200	15,070,510	18,071,506	22,765,188	22,520,276	31,855,652	35,868,527	50,015,685	36,571,931	38,489,708	36,778,924	322,161,107
23035	Liberty Mut Fire Ins Co	11,704,459	12,840,608	14,528,841	13,897,130	16,286,101	24,633,896	27,247,373	47,522,051	28,419,693	32,971,504	36,287,061	266,338,717
21873	Firemans Fund Ins Co	30,041,327	26,355,282	30,679,932	26,058,638	26,414,913	34,568,461	38,546,946	40,784,509	28,897,738	48,106,516	31,322,318	361,776,580
26905	Century-Natl Ins Co	39,299,561	44,132,584	43,219,026	32,239,778	26,200,599	30,638,333	39,623,793	78,027,515	46,435,843	40,585,680	28,314,482	448,717,194
37850	Pacific Specialty Ins Co	5,258,289	8,932,330	3,680,967	6,725,957	13,213,132	8,078,770	16,779,902	50,980,163	41,612,857	19,113,724	16,412,116	190,788,207
36161	Travelers Prop Cas Ins Co	11,946,863	11,215,410	18,721,511	10,340,202	13,805,121	17,443,826	18,408,987	37,252,609	18,905,387	26,328,371	25,500,051	209,868,338
24740	Safeco Ins Co Of Amer	41,303,659	38,881,369	48,026,413	53,879,990	61,743,358	45,943,617	29,444,050	23,002,566	15,407,222	16,534,606	17,530,035	391,696,885
34525	First American Speciatly Ins Co	1,140,339	1,672,755	1,652,270	1,691,719	2,428,697	4,378,335	16,975,425	83,508,859	44,046,389	33,151,309	29,796,898	220,442,995
42579	Allied Prop & Cas Ins Co	6,011,984	8,942,446	9,627,462	10,841,695	13,651,288	20,451,413	26,323,270	32,191,155	27,112,766	19,390,457	23,916,433	198,460,369
39012	Safeco Ins Co Of IL	1,594,842	1,973,448	2,761,788	4,049,210	6,387,404	26,265,820	38,182,962	30,843,134	25,120,107	22,597,735	26,293,658	186,070,108
20281	Federal Ins Co	6,292,319	12,290,419	7,690,331	9,843,313	9,780,054	13,615,082	17,731,370	31,270,001	15,524,991	17,670,225	13,989,228	155,697,333
30104	Hartford Underwriters Ins Co	11,541,022	9,315,678	14,051,175	12,576,316	13,339,534	16,782,235	20,486,676	25,720,246	14,614,882	21,335,732	25,348,862	185,112,358

Sub Total	796,650,040	936,814,619	1,359,916,397	1,404,443,814	1,595,673,324	2,074,056,760	2,051,041,758	3,064,967,549	1,353,465,403	1,693,277,467	1,762,587,183	18,092,894,314
% of California Total	51.86%	62.73%	77.32%	84.40%	83.59%	83.68%	82.64%	83.88%	78.62%	82.08%	82.09%	78.98%
Remainder of California	739,554,374	556,514,712	398,859,495	259,554,263	313,366,709	404,612,848	430,805,146	589,063,411	368,161,708	369,795,062	384,679,414	4,814,967,142
CA Total Incurred Losses	1,536,204,414	1,493,329,331	1,758,775,892	1,663,998,077	1,909,040,033	2,478,669,608	2,481,846,904	3,654,030,960	1,721,627,111	2,063,072,529	2,147,266,597	22,907,861,456

CW Total Incurred Losses	20,276,732,000	15,492,595,000	19,086,805,000	20,203,202,000	22,468,738,000	27,897,093,000	26,382,750,000	27,048,388,000	33,422,143,000	41,854,383,000	28,392,631,000	282,525,460,000
Ratio of CA I.L. / CW I.L.	7.58%	9.64%	9.21%	8.24%	8.50%	8.89%	9.41%	13.51%	5.15%	4.93%	7.56%	8.11%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES

1996 - 2006 INCURRED LOSSES to EARNED PREMIUM RATIO

Exhibit 5.e.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25151	State Farm General Ins Co	49.67%	49.40%	58.52%	51.49%	56.10%	70.25%	63.11%	87.86%	21.10%	29.74%	32.74%	49.72%
21660	Fire Ins Exch	66.68%	55.11%	59.31%	61.46%	67.05%	75.32%	50.75%	62.64%	27.31%	28.05%	32.54%	50.52%
19232	Allstate Ins Co	39.20%	45.76%	45.68%	41.96%	39.51%	60.56%	54.37%	77.55%	24.67%	33.59%	28.47%	43.66%
15539	California State Auto Asn Inter-Ins	44.61%	44.10%	58.28%	57.60%	53.26%	61.33%	61.64%	32.58%	30.34%	35.69%	33.25%	43.45%
15598	Interins Exch Of The Automobile Club	55.39%	61.42%	55.10%	53.25%	67.55%	70.85%	81.61%	104.58%	43.21%	60.81%	58.49%	65.39%
11908	Mercury Cas Co	41.06%	39.93%	58.79%	42.62%	48.41%	68.42%	63.34%	59.12%	31.55%	42.98%	29.53%	44.21%
25941	United Services Auto Assoc	47.27%	35.04%	43.49%	42.60%	45.26%	45.22%	53.76%	80.55%	44.24%	27.29%	31.69%	44.38%
19100	Amco Ins Co	46.83%	47.57%	47.34%	44.82%	49.92%	57.58%	67.66%	79.16%	33.71%	31.49%	37.76%	48.06%
25968	USAA Cas Ins Co	45.28%	41.73%	44.59%	49.34%	42.42%	52.83%	51.18%	60.78%	35.86%	32.43%	28.68%	41.91%
23035	Liberty Mut Fire Ins Co	48.75%	48.46%	51.53%	48.81%	54.79%	76.46%	73.76%	96.53%	36.06%	28.53%	29.12%	46.38%
21873	Firemans Fund Ins Co	43.77%	35.68%	40.24%	33.83%	35.60%	45.01%	49.20%	46.90%	29.05%	44.11%	25.80%	38.40%
26905	Century-Natl Ins Co	57.20%	54.45%	52.87%	41.99%	36.96%	47.27%	64.27%	105.65%	50.49%	43.18%	32.72%	52.67%
37850	Pacific Specialty Ins Co	40.82%	35.78%	20.36%	33.24%	54.89%	32.76%	41.54%	60.66%	43.78%	21.58%	21.20%	37.38%
36161	Travelers Prop Cas Ins Co	52.08%	45.65%	72.80%	35.79%	47.59%	62.89%	64.96%	100.33%	33.52%	35.64%	29.87%	47.70%
24740	Safeco Ins Co Of Amer	44.22%	42.39%	50.10%	53.98%	54.61%	57.40%	45.59%	32.31%	19.93%	20.77%	21.91%	41.38%
34525	First American Speciaty Ins Co	30.27%	29.94%	35.74%	30.75%	39.36%	60.85%	58.77%	120.92%	53.24%	45.62%	41.95%	61.71%
42579	Allied Prop & Cas Ins Co	42.21%	50.62%	53.52%	55.21%	49.97%	64.75%	82.62%	77.17%	51.05%	31.62%	35.76%	51.77%
39012	Safeco Ins Co Of IL	23.20%	28.56%	35.21%	43.82%	51.70%	65.30%	67.26%	50.55%	38.69%	34.44%	40.26%	46.86%
20281	Federal Ins Co	20.53%	39.74%	24.70%	31.05%	30.95%	42.68%	50.57%	77.72%	32.20%	30.50%	21.18%	35.76%
30104	Hartford Underwriters Ins Co	62.39%	43.11%	60.29%	51.06%	49.94%	59.18%	65.40%	71.12%	34.41%	44.44%	47.02%	52.14%
Sub Total		49.42%	47.99%	53.37%	50.57%	53.22%	65.39%	58.66%	74.50%	29.09%	33.16%	32.83%	47.87%
Remainder of California		53.55%	47.31%	49.18%	37.10%	46.13%	57.10%	58.99%	70.46%	39.81%	38.58%	36.04%	48.28%
California Total		51.33%	47.73%	52.36%	47.86%	51.91%	63.88%	58.72%	73.82%	30.86%	34.02%	33.36%	47.95%
Countrywide Total		76.14%	55.11%	63.73%	63.66%	66.31%	77.10%	65.78%	59.08%	65.79%	75.10%	48.23%	64.54%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES

1996 - 2006 DEFENSE & COST CONTAINMENT EXPENSE (DCCE)

Exhibit 5.f.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25151	State Farm General Ins Co	2,257,708	3,664,640	27,611,129	35,232,111	37,969,488	33,717,657	44,555,858	47,248,277	40,595,203	19,616,893	30,658,794	323,127,758
21660	Fire Ins Exch	18,821,611	29,727,403	35,857,446	30,816,390	34,499,688	41,031,614	57,733,734	58,877,276	37,421,741	21,703,970	24,664,673	391,155,546
19232	Allstate Ins Co	22,581,936	19,677,302	9,879,681	11,081,827	15,933,726	17,736,080	19,124,558	23,906,564	14,200,839	21,226,550	18,858,598	194,207,661
15539	California State Auto Asn Inter-Ins	6,622,504	6,702,121	6,060,529	3,817,356	2,939,665	7,568,889	16,498,757	11,312,694	4,291,616	9,580,564	8,378,204	83,772,899
15598	Interins Exch Of The Automobile Club	1,257,863	2,219,685	2,203,935	4,010,785	7,449,069	8,685,149	5,901,773	6,391,628	5,826,258	10,310,375	7,881,037	62,137,557
11908	Mercury Cas Co	336,375	521,623	378,521	576,797	2,178,092	3,793,108	5,133,670	7,600,479	6,273,057	9,859,842	8,816,472	45,468,036
25941	United Services Auto Assoc	3,865,366	2,456,351	3,227,502	3,038,509	2,856,629	2,266,765	3,554,754	2,207,695	2,461,563	1,635,277	1,467,285	29,037,696
19100	Amco Ins Co	1,083,232	1,051,538	1,048,813	1,700,044	2,416,383	3,287,995	6,815,520	9,030,962	2,735,823	4,466,353	4,561,544	38,198,207
25968	USAA Cas Ins Co	925,777	170,923	1,643,665	1,052,755	906,586	1,448,276	1,822,947	2,627,820	1,121,099	1,809,237	2,724,044	16,253,129
23035	Liberty Mut Fire Ins Co	1,398,902	889,034	1,082,876	1,002,971	586,284	1,018,844	755,543	1,402,274	2,291,248	1,729,239	3,729,229	15,886,444
21873	Firemans Fund Ins Co	4,718,849	(1,035,588)	5,235,262	4,405,948	2,493,015	5,308,486	(2,240,126)	3,196,888	2,493,596	1,112,251	1,186,497	26,875,078
26905	Century-Natl Ins Co	6,652,819	7,056,654	4,041,021	3,998,443	3,440,069	4,674,603	6,299,855	8,373,558	2,099,400	2,452,107	2,497,402	51,585,931
37850	Pacific Specialty Ins Co	424,198	1,109,240	323,983	984,304	3,360,647	1,808,380	2,666,429	6,988,020	5,031,833	3,506,056	4,669,448	30,872,538
36161	Travelers Prop Cas Ins Co	781,147	1,526,659	1,048,688	1,343,301	593,024	1,085,787	731,639	1,212,521	926,428	1,028,279	1,867,032	12,144,505
24740	Safeco Ins Co Of Amer	3,635,888	3,662,787	4,145,409	3,630,226	5,304,060	1,682,160	2,405,163	1,736,312	532,145	1,170,603	1,170,307	29,075,060
34525	First American Speciatly Ins Co	71,252	167,883	132,585	186,219	280,420	513,084	1,652,190	3,437,035	2,467,794	4,347,547	3,257,969	16,513,978
42579	Allied Prop & Cas Ins Co	1,222,094	675,943	402,236	758,332	743,998	2,571,437	4,282,973	2,479,122	1,673,394	1,769,843	1,878,302	18,457,674
39012	Safeco Ins Co Of IL	202,637	60,862	259,784	467,604	510,333	1,387,701	2,482,517	2,865,554	1,536,158	1,936,386	1,149,813	12,859,349
20281	Federal Ins Co	3,633,951	2,191,370	(208,454)	658,801	2,011,502	1,202,742	3,575,811	4,014,545	1,349,631	1,801,531	(20,197)	20,211,233
30104	Hartford Underwriters Ins Co	428,529	420,463	587,880	769,429	963,397	1,180,830	1,476,622	2,809,391	1,008,005	(9,242)	(88,405)	9,546,899

Sub Total	80,922,638	82,916,893	104,962,491	109,532,152	127,436,075	141,969,587	185,230,187	207,718,615	136,336,831	121,053,661	129,308,048	1,427,387,178
% of California Total	55.80%	53.88%	73.87%	81.56%	83.19%	82.90%	84.32%	85.21%	81.87%	83.50%	85.06%	78.14%
Remainder of California	64,109,577	70,964,303	37,136,911	24,758,866	25,755,367	29,280,457	34,449,913	36,050,932	30,182,113	23,925,034	22,708,223	399,321,696
California Total	145,032,215	153,881,196	142,099,402	134,291,018	153,191,442	171,250,044	219,680,100	243,769,547	166,518,944	144,978,695	152,016,271	1,826,708,874

Countrywide Total	1,001,190,000	914,348,000	619,733,000	640,998,000	711,823,000	1,066,059,000	1,223,000,000	1,030,495,000	990,221,000	882,400,000	727,846,000	9,808,113,000
Ratio of CA D.C.C.E. / CW D.C.C.E.	14.49%	16.83%	22.93%	20.95%	21.52%	16.06%	17.96%	23.66%	16.82%	16.43%	20.89%	18.62%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES

Exhibit 5.g.

1996 - 2006 DEFENSE & COST CONTAINMENT EXPENSE (DCCE) to EARNED PREMIUM RATIO

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25151	State Farm General Ins Co	2.68%	1.26%	4.08%	4.49%	4.48%	3.79%	4.56%	4.21%	3.25%	1.44%	2.17%	3.33%
21660	Fire Ins Exch	4.86%	6.12%	6.25%	5.05%	5.54%	6.17%	7.87%	7.21%	4.38%	2.40%	2.62%	5.15%
19232	Allstate Ins Co	5.03%	4.72%	1.99%	2.17%	2.87%	3.17%	3.27%	3.56%	1.92%	2.58%	2.23%	2.92%
15539	California State Auto Asn Inter-Ins	5.33%	5.20%	4.42%	2.48%	1.66%	3.82%	7.57%	4.38%	1.38%	2.70%	2.11%	3.41%
15598	Interins Exch Of The Automobile Club	2.36%	3.48%	2.82%	4.16%	6.63%	6.87%	4.07%	3.51%	2.69%	4.34%	3.08%	3.96%
11908	Mercury Cas Co	6.66%	7.27%	3.97%	3.92%	7.21%	7.17%	6.46%	6.79%	4.55%	6.09%	4.75%	5.71%
25941	United Services Auto Assoc	4.27%	2.63%	3.41%	3.14%	2.83%	2.13%	3.12%	1.81%	1.75%	1.05%	0.88%	2.27%
19100	Amco Ins Co	4.90%	4.17%	3.53%	4.22%	4.51%	4.86%	8.59%	9.29%	2.41%	3.57%	3.29%	4.82%
25968	USAA Cas Ins Co	2.96%	0.47%	4.06%	2.28%	1.71%	2.40%	2.60%	3.19%	1.10%	1.52%	2.12%	2.11%
23035	Liberty Mut Fire Ins Co	5.83%	3.36%	3.84%	3.52%	1.97%	3.16%	2.05%	2.85%	2.91%	1.50%	2.99%	2.77%
21873	Firemans Fund Ins Co	6.88%	-1.40%	6.87%	5.72%	3.36%	6.91%	-2.86%	3.68%	2.51%	1.02%	0.98%	2.85%
26905	Century-Natl Ins Co	9.68%	8.71%	4.94%	5.21%	4.85%	7.21%	10.22%	11.34%	2.28%	2.61%	2.89%	6.05%
37850	Pacific Specialty Ins Co	3.29%	4.44%	1.79%	4.86%	13.96%	7.33%	6.60%	8.32%	5.29%	3.96%	6.03%	6.05%
36161	Travelers Prop Cas Ins Co	3.41%	6.21%	4.08%	4.65%	2.04%	3.91%	2.58%	3.27%	1.64%	1.39%	2.19%	2.76%
24740	Safeco Ins Co Of Amer	3.89%	3.99%	4.32%	3.64%	4.69%	2.10%	3.72%	2.44%	0.69%	1.47%	1.46%	3.07%
34525	First American Speciaty Ins Co	1.89%	3.00%	2.87%	3.39%	4.54%	7.13%	5.72%	4.98%	2.98%	5.98%	4.59%	4.62%
42579	Allied Prop & Cas Ins Co	8.58%	3.83%	2.24%	3.86%	2.72%	8.14%	13.44%	5.94%	3.15%	2.89%	2.81%	4.81%
39012	Safeco Ins Co Of IL	2.95%	0.88%	3.31%	5.06%	4.13%	3.45%	4.37%	4.70%	2.37%	2.95%	1.76%	3.24%
20281	Federal Ins Co	11.86%	7.09%	-0.67%	2.08%	6.36%	3.77%	10.20%	9.98%	2.80%	3.11%	-0.03%	4.64%
30104	Hartford Underwriters Ins Co	2.32%	1.95%	2.52%	3.12%	3.61%	4.16%	4.71%	7.77%	2.37%	-0.02%	-0.16%	2.69%
Sub Total		5.02%	4.25%	4.12%	3.94%	4.25%	4.48%	5.30%	5.05%	2.93%	2.37%	2.41%	3.78%
Remainder of California		4.64%	6.03%	4.58%	3.54%	3.79%	4.13%	4.72%	4.31%	3.26%	2.50%	2.13%	4.00%
California Total		4.85%	4.92%	4.23%	3.86%	4.17%	4.41%	5.20%	4.92%	2.99%	2.39%	2.36%	3.82%
Countrywide Total		3.76%	3.25%	2.07%	2.02%	2.10%	2.95%	3.05%	2.25%	1.95%	1.58%	1.24%	2.24%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES

1996 - 2006 ADJUSTING & OTHER EXPENSE (AOE)

Exhibit 5.h.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25151	State Farm General Ins Co	5,938,247	32,503,529	112,512,546	122,723,158	123,649,566	132,120,742	125,589,596	142,905,587	95,483,350	87,177,382	96,194,787	1,076,798,491
21660	Fire Ins Exch	20,640,466	20,857,291	22,580,282	9,134,193	18,918,644	24,467,835	34,189,976	66,024,866	50,892,469	65,446,662	76,011,419	409,164,104
19232	Allstate Ins Co	26,194,462	33,878,776	48,548,951	33,099,755	33,183,786	46,113,704	45,741,644	68,949,516	32,666,085	41,429,849	70,278,224	480,084,753
15539	California State Auto Asn Inter-Ins	15,586,371	17,270,565	23,294,557	19,539,390	11,033,681	20,720,490	18,754,548	20,231,865	19,016,552	24,862,797	23,574,410	213,885,225
15598	Interins Exch Of The Automobile Club	5,080,962	4,548,030	3,705,606	3,114,116	4,657,629	5,751,016	5,885,919	9,283,779	8,740,714	9,075,898	9,504,516	69,348,185
11908	Mercury Cas Co	214,949	253,024	577,971	1,069,977	2,149,971	3,046,003	3,902,986	4,087,987	3,397,004	5,925,013	4,169,195	28,794,078
25941	United Services Auto Assoc	9,048,755	12,235,217	13,470,320	11,942,891	12,271,155	12,498,471	13,157,836	16,118,495	8,268,534	5,445,809	8,800,238	123,257,723
19100	Amco Ins Co	677,914	1,134,370	1,221,674	2,420,880	3,316,214	7,770,731	10,048,306	15,095,568	10,821,937	14,676,106	9,770,973	76,954,672
25968	USAA Cas Ins Co	3,005,184	5,234,464	5,343,384	6,955,177	5,901,704	7,883,798	7,423,558	11,143,173	6,087,864	5,574,091	5,604,234	70,156,630
23035	Liberty Mut Fire Ins Co	0	1,674,273	1,873,219	1,622,286	1,786,511	2,638,983	3,394,767	6,577,435	1,498,217	4,195,682	5,107,263	30,368,636
21873	Firemans Fund Ins Co	2,121,538	1,592,285	4,040,072	3,050,947	3,897,185	2,897,001	(754,306)	2,612,127	1,101,860	1,418,599	2,246,876	24,224,183
26905	Century-Natl Ins Co	3,173,946	3,720,258	7,737,725	5,643,094	4,468,605	4,443,399	4,654,808	10,875,411	5,815,658	6,638,295	6,872,417	64,043,615
37850	Pacific Specialty Ins Co	387,021	407,015	387,997	839,995	1,047,010	240,993	1,300,098	1,632,301	748,274	2,015,548	1,458,071	10,464,324
36161	Travelers Prop Cas Ins Co	1,254,566	901,310	1,527,387	837,677	994,075	1,372,969	1,664,507	2,884,661	3,182,665	3,440,577	4,744,724	22,805,118
24740	Safeco Ins Co Of Amer	3,283,444	3,653,964	4,319,996	4,639,587	5,027,038	3,199,359	2,749,230	2,805,219	2,786,786	3,244,708	2,759,971	38,469,303
34525	First American Speciatly Ins Co	0	73,989	112,018	107,982	237,970	334,026	801,020	2,293,996	2,012,018	0	1,234,996	7,208,015
42579	Allied Prop & Cas Ins Co	392,143	793,553	833,579	1,140,856	1,591,176	0	0	0	104,548	129,778	463,475	5,449,107
39012	Safeco Ins Co Of IL	80,549	136,453	289,286	357,561	309,966	1,674,510	3,102,373	3,488,763	4,473,105	3,901,622	3,533,384	21,347,573
20281	Federal Ins Co	698,437	1,804,667	990,682	500,699	702,563	993,865	919,315	1,836,825	883,357	1,145,467	1,073,382	11,549,257
30104	Hartford Underwriters Ins Co	680,098	880,520	1,314,821	1,263,908	1,624,607	1,977,454	1,821,064	2,460,934	1,444,656	2,935,385	1,603,834	18,007,282

Sub Total	98,459,052	143,553,553	254,682,073	230,004,127	236,769,057	280,145,349	284,347,245	391,308,508	259,425,653	288,679,268	335,006,390	2,802,380,275
% of California Total	50.84%	61.84%	80.55%	85.20%	86.57%	86.41%	83.87%	83.98%	84.89%	84.66%	83.86%	80.98%
Remainder of California	95,197,492	88,572,799	61,493,778	39,939,487	36,745,807	44,070,443	54,679,754	74,664,677	46,159,365	52,324,403	64,473,225	658,321,232
California Total	193,656,545	232,126,353	316,175,851	269,943,614	273,514,864	324,215,792	339,026,999	465,973,185	305,585,018	341,003,672	399,479,615	3,460,701,507

Countrywide Total	2,186,205,000	2,161,653,000	2,890,680,000	2,816,831,000	2,875,162,000	3,354,129,000	3,368,610,000	3,462,373,000	3,951,867,000	5,211,404,000	4,218,266,000	36,497,180,000
Ratio of CA A.O.E. / CW A.O.E.	8.86%	10.74%	10.94%	9.58%	9.51%	9.67%	10.06%	13.46%	7.73%	6.54%	9.47%	9.48%

Note: The Selection of the Top 20 is based on the 2005 Market Share.

Note 2: AOE is allocated by California IL * Countrywide AOE / Countrywide IL

HOMEOWNERS - CALIFORNIA TOP 20 COMPANIES

1996 - 2006 ADJUSTING & OTHER EXPENSE (AOE) to EARNED PREMIUM RATIO

Exhibit 5.i.

NAIC	COMPANY NAME	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Grand Total
25151	State Farm General Ins Co	7.04%	11.20%	16.61%	15.63%	14.58%	14.84%	12.85%	12.74%	7.65%	6.41%	6.81%	11.11%
21660	Fire Ins Exch	5.33%	4.29%	3.94%	1.50%	3.04%	3.68%	4.66%	8.09%	5.95%	7.25%	8.07%	5.39%
19232	Allstate Ins Co	5.83%	8.13%	9.78%	6.47%	5.99%	8.25%	7.82%	10.27%	4.41%	5.03%	8.32%	7.22%
15539	California State Auto Asn Inter-Ins	12.55%	13.40%	16.99%	12.71%	6.23%	10.46%	8.60%	7.83%	6.14%	7.00%	5.93%	8.70%
15598	Interins Exch Of The Automobile Club	9.54%	7.13%	4.74%	3.23%	4.15%	4.55%	4.06%	5.09%	4.03%	3.82%	3.71%	4.42%
11908	Mercury Cas Co	4.26%	3.53%	6.07%	7.27%	7.11%	5.76%	4.91%	3.65%	2.47%	3.66%	2.24%	3.62%
25941	United Services Auto Assoc	9.99%	13.11%	14.23%	12.35%	12.16%	11.76%	11.54%	13.20%	5.89%	3.49%	5.30%	9.62%
19100	Amco Ins Co	3.06%	4.50%	4.11%	6.00%	6.19%	11.48%	12.66%	15.53%	9.52%	11.73%	7.05%	9.71%
25968	USAA Cas Ins Co	9.61%	14.50%	13.18%	15.07%	11.12%	13.08%	10.59%	13.54%	5.97%	4.70%	4.37%	9.13%
23035	Liberty Mut Fire Ins Co	0.00%	6.32%	6.64%	5.70%	6.01%	8.19%	9.19%	13.36%	1.90%	3.63%	4.10%	5.29%
21873	Firemans Fund Ins Co	3.09%	2.16%	5.30%	3.96%	5.25%	3.77%	-0.96%	3.00%	1.11%	1.30%	1.85%	2.57%
26905	Century-Natl Ins Co	4.62%	4.59%	9.47%	7.35%	6.30%	6.86%	7.55%	14.72%	6.32%	7.06%	7.94%	7.52%
37850	Pacific Specialty Ins Co	3.00%	1.63%	2.15%	4.15%	4.35%	0.98%	3.22%	1.94%	0.79%	2.28%	1.88%	2.05%
36161	Travelers Prop Cas Ins Co	5.47%	3.67%	5.94%	2.90%	3.43%	4.95%	5.87%	7.77%	5.64%	4.66%	5.56%	5.18%
24740	Safeco Ins Co Of Amer	3.52%	3.98%	4.51%	4.65%	4.45%	4.00%	4.26%	3.94%	3.61%	4.08%	3.45%	4.06%
34525	First American Speciatly Ins Co	0.00%	1.32%	2.42%	1.96%	3.86%	4.64%	2.77%	3.32%	2.43%	0.00%	1.74%	2.02%
42579	Allied Prop & Cas Ins Co	2.75%	4.49%	4.63%	5.81%	5.82%	0.00%	0.00%	0.00%	0.20%	0.21%	0.69%	1.42%
39012	Safeco Ins Co Of IL	1.17%	1.97%	3.69%	3.87%	2.51%	4.16%	5.46%	5.72%	6.89%	5.95%	5.41%	5.38%
20281	Federal Ins Co	2.28%	5.83%	3.18%	1.58%	2.22%	3.12%	2.62%	4.57%	1.83%	1.98%	1.63%	2.65%
30104	Hartford Underwriters Ins Co	3.68%	4.08%	5.64%	5.13%	6.08%	6.97%	5.81%	6.81%	3.40%	6.11%	2.97%	5.07%
Sub Total		6.11%	7.35%	10.00%	8.28%	7.90%	8.83%	8.13%	9.51%	5.58%	5.65%	6.24%	7.41%
Remainder of California		6.89%	7.53%	7.58%	5.71%	5.41%	6.22%	7.49%	8.93%	4.99%	5.46%	6.04%	6.60%
California Total		6.47%	7.42%	9.41%	7.76%	7.44%	8.36%	8.02%	9.41%	5.48%	5.62%	6.21%	7.24%
Countrywide Total		8.21%	7.69%	9.65%	8.88%	8.49%	9.27%	8.40%	7.56%	7.78%	9.35%	7.17%	8.34%

Note: The Selection of the Top 20 is based on the 2005 Market Share.